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Digital editions of *The Costco Connection* and other Costco publications are available in the *Online Edition* and in the *Newsstand Edition* available for mobile devices.

The *Online Edition* opens to the current issue, with back issues found under the Back Issue tab and "*The Costco Way*" cookbooks under the Resources tab.

The Newsstand Edition opens to the current issue in a library populated with a mix of back issues and "The Costco Way" cookbooks.

Reader Survey: Complete a brief survey and enter a drawing for a Costco Cash card. Our reader survey is open to all *Connection* readers looking to weigh in on our content or on Costco in general; or email your comments anytime directly to *connection@costco.com*.

Advertising information: Media Kit (lite) BPA/ABC

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- Kirkland Signature™ Wine Connection

 Quarterly updates about the Kirkland Signature family of beer, wine and spirits at Costco
- Costco Beer, Wine and Spirits Locator
 State-by-state look at what types of alcoholic
 beverages are sold at different Costco locations
- Costco Business Centers Locator Including hours of operation and special business-center events



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And don't miss the official **Costco App**. This free app is the best way to manage all things Costco: from maps to all Costco locations and online shopping to coupon delivery, photo orders and QR-code scanning. It's available at the Apple and Google Play app stores.

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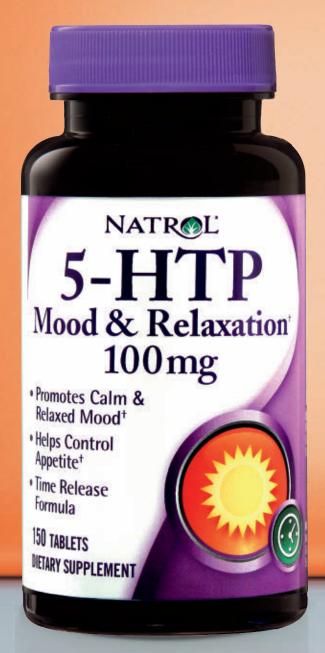
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No upfront or monthly fees for Costco Executive Members. A \$25 application fee and \$4.95 monthly statement fee apply for non-Executive Members. $^{13EX0909} \ \ 5/13$





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Author Tom Wolfe has led a dandy life.

BY MATTHEW ROBB



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Ads with digital enhancements display a universal play button (right).



Instructions

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- 2. Launch the app, swipe the menu screen to the left and select the Code Scanner.
- 3. Hold your device 4 to 6 inches above the watermarked image or icon and let your camera focus.
- 4. Wait for the sound—the digital content will appear.

2. Browse the Online Edition

If you have a computer with an Internet connection, you can view The Connection's Online Edition on Costco.com by clicking "Current Issue" on the Costco.com home page.

Readers using the digital editions of the magazine can click on the icons and play buttons to view additional digital content.

3. Take *The Connection* on the go

For tablets and smartphones, download The Costco Connection Newstand Edition from the iTunes or Google Play app stores.

DIGITAL CONTENT

Readers will find dozens of digital enhancements throughout this magazine, including:

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Boston hero

The outpouring of support and encouragement for Costco employee Jeff Bauman—gravely injured in the Boston Marathon explosions—has been astounding and heartwarming.

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BY ERIK J. MARTIN

Food safety in the summer

Prevention on the plate is a matter of simple and sensible steps. BY KAREN ASP

RV craftv

Seeing the world through the lens of a movable home. BY BRAD HERZOG

Family fun ahoy!

Cruise ships add more activities and adventures for the whole family. BY RALPH GRIZZLE

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*To qualify for this offer, Costco members must: (1) Register with the Costco Auto Program to locate a dealership participating in this promotion; (2) Purchase or complete a factory order between April 15 and July 31, 2013; (3) Be a current Costco member as of March 1, 2013; (4) Submit a Redemption Form after purchase and complete a Costco Auto Program member satisfaction survey by phone to receive the Costco Cash Card by mail. Please allow up to 8 weeks for delivery following survey completion. Costco and its affiliates do not sell automobiles or negotiate individual transactions. Tax, title and license fees are not included in the Costco price. Promotional details are subject to change without notice. Not all Volvo dealers participate in this promotion.



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from the publisher's desk

Ginnie Roeglin

THIS ISSUE OF The Connection has a variety of articles to help you make the most of the summer.

The summer travel and vacation season is in full swing. Before you hit the road, be sure to read the tips for healthy travel from certified nutritionist and author Deborah Herlax Enos on page 51.

If you enjoy road trips with your family, RV travel could be an affordable way to see many sites in our beautiful country. Brad Herzog offers some great suggestions and resources for RV owners on page 75. If you are considering purchasing an RV, be sure to check out Costco's RV financing program under "Services" on Costco.com.



Ginnie Roeglin is Senior Vice President, E-Commerce and Publishing, and Publisher of The Costco Connection.

Cruises are also a great choice, with activities for all. Costco Travel offers many cruise options, including Disney cruises featuring the AquaDuck "water coaster"; Norwegian Breakaway's multistory Aqua Park and sports complex; and Royal Caribbean's surfing simulators and ziplining! You can read more about Costco's cruises on page 77 or by clicking on "Travel" on Costco.com.

July also means family gatherings, picnics and Fourth of July barbecues. Tips on creating memorable outdoor feasts, recipes and important food safety advice to help keep your family healthy start on page 70.

July is furniture month at Costco. In July, after the summer seasonal merchandise is gone, we have space in our warehouses for our furniture collection. Our For Your Home section, starting on page 29, is filled with helpful articles and a peek at some of our new items, including a multifunction sofa and several other multipurpose furniture items, such as home office systems, storage ottomans, trundle beds, armoire desks, media consoles and more, to help you cut clutter. Costco.com offers home delivery and setup of additional furniture pieces and mattresses.

Finally, as we prepare to celebrate our country's independence, we offer our sincere thanks to the brave men and women who have served our country. Happy Fourth of July from all of us at Costco!



David W. Fuller is Assistant Vice President, Publishing, and

from the editor's desk

David W. Fuller

LOOKING AT TOM WOLFE on the cover this month made me think of wildflowers, which made me think of something I call "the lawn-mowing approach to management." This is the approach in which all blades of grass (read: employees) are cut to an even height.

But where are the wildflowers?

There is an understandably irresistible force within a large-scale management (be it corporate or otherwise) to aim for contentment within its workforce. Yes, we all Editor of The Costco Connection. want to be happy. We all want our employees and coworkers, even our bosses, to be happy. But there is a big,

BIG difference between being happy and being content. Contentment has to do with liking the status quo.

No, repeat, no great advances in Western culture have ever been initiated by people who were content.

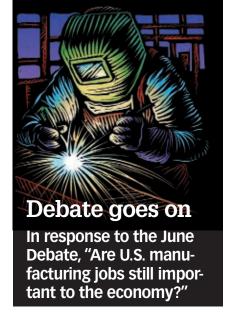
Were the people boarding the colony-bound ships in 17th-century Southampton, England, content with their lot in Europe?

Were those who contrived—and, yes, connived—to construct America's transcontinental railroads content with the horse and buggy?

Was it contentment with their lot as earthbound creatures that drove Orville and Wilbur Wright to help mankind take its first small hop into space?

And so it goes with the creation of great companies. Think of IBM, of General Electric (built around the inventions of Edison), of Disney and, dare I say, Costco.

The act or process of innovation carries within it a necessary dissatisfaction. A great company endures, and is often transformed, with the help of the dissatisfied, the maverick, the nonconformist, the wildflower, the Tom Wolfes of the world.



YES. [More U.S. manufacturing] would be a very good step toward improving the economy and promoting jobs.

Viktoria Lebid Madison, Wisconsin

NO. If a business can pay workers less in other parts of the world for the same product, from an economical point of view it wouldn't make sense to pay an American worker.

Erin Brown Missoula, Montana

Member comments

Grandin scope

Great article on Temple Grandin ["Seeing in pictures," June 2013]. Not only was autism addressed but also the work of Grandin and her influence on the humane treatment of animals.

It was gratifying to know that Costco has consulted her and, in turn, its suppliers, on improving the methods of handling production of animal products.

M. Suzanne Oliver Salisbury, North Carolina

So glad to see Temple Grandin showcased in your magazine. She is truly a marvel and a

DIALOGUEletters

great role model for kids and adults with autism, using her gifts to better the world.

Michelle Regan Spring Valley, California

Insuring pets

Maybe next time Kathy Paesano gets a dog ["Underwriting Rover," June 2013], in addition to pet insurance, she will consider buying from a reputable breeder. Or, better, yet, adopt an animal who needs a home.

Pet stores almost always get their puppies from puppy mills where females are bred over and over again. They live in deplorable conditions with no thought given to breeding out defects. As Ms. Paesano discovered, the puppies can come home with serious problems.

Ruth Clifton Doraville, Georgia

When we adopted a new puppy several years ago we considered pet insurance and compared various policies and prices. We decided to "self insure" for unanticipated exceptional costs by creating an automatic withdrawal from our checking account into a separate savings account for pet emergency expenses. So far we have accumulated over a thousand dollars. The program seems to be working well for us, and our dog.

Joe Hilberman Los Angeles, California

Losing it

Couldn't help but smile as I read the latest article by Marc Saltzman ["Gadgets to help shape a new you," June 2013]

I have been using Lose It! for a little over CONTINUED ON FOLLOWING PAGE

Have something to say?

Readers are encouraged to submit letters to our editors on any topic or issue covered in *The Connection*. Please include your full name and phone number or address. Send an email to *dialogue@costco.com*; or write to: Dialogue, *The Costco Connection*, P.O. Box 34088, Seattle, WA 98124-1088; or fax to (425) 313-6718. The editors reserve the right to edit letters for publication.



Connection comments from the Internet

"This month's *Costco Connection* magazine has an interview with Huey Lewis ["The heart of rock 'n' roll," June 2013]. Awesome. #Sports."

Tweeted by Ben Goldsworthy @goldy17goldy

"There's a fascinating interview with Temple Grandin in the new *Costco Connection* ["Seeing in Pictures," June 2013]. What an inspirational woman for all communities!"

Tweeted by Outrageous Zak @ToxZak

Win a \$50 Costco Cash card

WHAT DO you think of this issue of *The Connection*? Tell us and you could be one of five winners of a \$50 Costco Cash card! Complete our anonymous reader feedback survey by going to Costco.com, scrolling to the bottom of the page and clicking on "Current issue" of The Connection. Then click "Reader Survey" on the welcome page on the right. Upon completion of the survey, you will have the option to enter the drawing.



Tablet or smartphone?Scan or click here to fill out the survey. (See below for scanning details.)

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orial Advertisir

- All ads indicate whether a product is available in the warehouse, on Costco.com or both.
- Products are scheduled to be available during *The Connection*'s month of publication and are noted as in warehouse "early in month" (1st to 10th), "mid-month" (11th to 21st) or "late in month" (22nd to 31st).
- Shop early in the month for the best selection of seasonal items.
- Costco.com carries few of the products available at the warehouses, but offers 3,500 additional items, including line extensions and supplemental products.
- Prices are usually not listed because they have not been finalized at the time of printing and may vary from one part of the country to another due to shipping costs. We hope members know to check Costco first when comparison shopping.
- To keep prices low, Costco does not offer a telephone service allowing members to call in for prices or product availability.

two years. Originally, it helped me lose about 60 pounds in a little less than a year. Since then I have been using it as a maintenance tool. Once you get the habit of accounting for everything you eat or drink, it is a hard habit to break and it keeps you honest with yourself. Some days that's tough—especially on a Costco shopping day with all those samples.

Edward J. Kant Naples, Florida

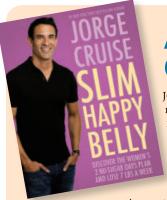
Sleep solution

I was very surprised that your article on "Sweeter Sleep for Seniors" in the June issue did not mention sleep apnea and a sleep study. After taking medication for almost a year to help me sleep my doctor decided I should have a sleep study. I am a very healthy person, but I found out that I stopped breathing 31 times in the four-hour period and my heart stopped four times. I was an ideal candidate for a CPAP (continuous positive air pressure) machine. I have never slept better and am sold on this machine. (My husband sleeps better also, since I am no longer snoring.) A sleep study is an excellent diagnostic tool and is covered by Medicare.

Judy Reall Trout Creek, Montana

Unlimited abilities

Thanks so much for the inspiring article



A challenge for Costco members

JORGE CRUISE, *New York Times* best-selling author with more than 15 books in print, is inviting female Costco members to try his new diet program, *Slim Happy Belly*, as part of a new challenge to help women over 40 balance their hormones and lose weight long term. Based on the latest dietary science of sugar calories—the only calories that Cruise says truly count—this program will help reset insulin and serotonin sensitivity, allow-

ing participants to lose up to 9 pounds a week, all while feeling their best. For four weeks, Cruise will share his exclusive new program, which will be available nationwide in 2014. He invites Costco members to take the challenge and see what a difference this diet can make.

If you are a female Costco member over 40 years of age, you can fill out a form at *www.slimhappybelly.com*, where you will also be invited to submit a "before" picture via email. The *Slim Happy Belly* plan will then be mailed directly to you.

["More than able," May 2013]. I made a poster out of the pictures with a caption: "Amy, what is your excuse?" I hung it up to remind myself of the courage these athletes portray and what amazing individuals they are.

Amy Jo Holobyn Winter Park, Florida

I was excited to read about the opportunities for the disabled in athletics. As a paraple-

gic for 22 years I would like to point out equestrian sports, in which there is riding and also carriage driving. In carriage driving you can compete on an equal basis with everyone else, whether disabled or not (United States Driving for the Disabled; www.usdfd.org). I have competed internationally for Team USA five times in this wonderful all-inclusive sport.

Diane Kastama Arroyo Grande, California

Digital essentials from **The Costco Connection**

Stay connected to Costco with this suite of digital platforms



Online Edition

For your desktop or laptop computer, eight years of back issues, cookbooks and other resources are available for searching or browsing. Subscribe for free at Costco.com for email notices of new issues each month.



Newsstand Edition

The free iTunes or Google Play Costco Connection Newsstand Edition lets you take the magazine wherever you go with your mobile device. All 11 The Costco Way cookbooks are in the library, along with a new Connection each month and two years of back issues.



Digital watermarks

Keep your mobile device handy and loaded with the Costco corporate app—free from iTunes or Google Playto scan the monthly print edition of *The Connection* for enhanced video content, including movie trailers, product overviews and tutorials.

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RHONDA ABRAMS: STRATEGIES



Rhonda Abrams' newest book is Entrepreneurship: A Real-World Approach. Register for her free business-tips newsletter at www.planning shop.com.

Leader or manager?

IF YOU OWN a small business, are you more of a leader or more of a manager? As an entrepreneur, you need to be both, but these roles require different approaches.

A leader looks at the big picture, sets high-level goals and strategy, establishes clear standards and values, motivates, identifies opportunities and threats on a

business-wide level, measures success at the financial and strategic level, and empowers others to take action.

A manager looks at the details, identifies tasks for employees and the organization, trains or arranges for training, solicits input from others on how to improve operations, identifies opportunities and problems on an operational level and measures success at that level.

As management guru Peter Drucker once said, "Management is doing things right. Leadership is doing the right things." A business needs both.

In big corporations, you often have two different people handling these roles: the CEO (chief executive officer) setting direction and vision; the COO (chief operating officer) making sure decisions get executed properly.

In your small business, it's unlikely you have that option. You have to be able to switch back and forth between the two roles.

If you are only a manager, your focus is too short-sighted. You don't provide the vision your company needs to survive and grow. You'll find you're not responding to changing conditions, not developing new business, not keeping up with the competition. And your employees may not feel motivated or engaged.

If you are only a leader, your vision is too grand. You don't provide the day-to-day oversight and guidance needed to make sure things are being done on time and on budget. Customer service slips; profit margins shrink. Employees may feel you don't notice or care about their personal performance.

Lead and manage. Entrepreneurs generally excel at one but not both. As a business owner, you need both skills. It's a tough job, but you can do it!



More in archives

On Costco.com, enter "Connection." At Online Edition, search "Rhonda Abrams."

the new businessgrowth enabler Diversit

BY 2050, MINORITIES will represent 54 percent of America, yet most American business leaders remain uninformed about what diversity means to business, leaving them unable to inspire innovation in their diverse workforce and multiply the equity of their brands. So says Irvine, California, Costco member Glenn Llopis (www.glenn llopis.com), an author, business consultant and executive coach, who advocates for a new cultural paradigm.

"Those uncomfortable with the new role that diversity management plays in the workplace and the marketplace must recognize

that it is no longer a choice," he says. "The demographic shift in America demands it."

Llopis offers these tips for drawing the best results from a more diverse workforce and customer base.

Become more culturally intelligent.

Cultural intelligence is critically important for business, leadership and the advancement of humanity. Don't guess. Know the cultural sensitivities of your target audience.

Get comfortable talking about diversity.

Approach diversity management not only as an ethical responsibility, but also as a business strategy. Allow diversity to enable new marketplace opportunities, more inno-

> vation, recruitment of top talent and leadership, and unprecedented growth and profitability. Always be aware of how diversity affects your business.

Talent and business development must become

interdependent. Companies that recruit and retain employees from the diverse talent pool must now translate those efforts into the design of new busi-CONTINUED ON PAGE 12



WOMEN-OWNED businesses are one of the fastest-growing segments of new business in our economy. To help support their growth, the Small Business Administration, along with American Express OPEN and Women Impacting Public Policy, has launched ChallengeHER, a national initiative aimed at boosting government contract opportunities for women-owned small businesses.

ChallengeHER helps women business owners successfully compete in the government contracting marketplace by offering:

- Free events and workshops across the country
- An online curriculum and resources that address various government contract topics
- Mentoring opportunities with experienced women contractors
- Access to government buyers and prime contractors

For more information, check out the ChallengeHER website at www.wipp. org/?ChallengeHER.

JULY 2013 The Costco Connection 11



Enjoy the crisp, soothing scent of cucumber and green tea, plus Dove° 1/4 moisturizers and 48-hour protection in our freshest fragrance ever.



Dove go fresh cool essentials deodorant



pack available

in cucumber & green tea scent

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DIVERSITY

CONTINUED FROM PAGE 11

ness models to authentically serve changing demographics and diverse populations. Start by shifting your focus and managing diversity not as a cost center, but to generate new revenue opportunities.

Create a best-place-to-work environment.

When workplace values are aligned with the diverse representation of cultures in the



workforce, loyalty, retention, engagement and productivity increase. Begin to manage the workplace as a cultural mosaic versus a disconnected melting pot of talent.

Promote authentic best practices versus inauthentic initiatives. Diversity initiatives have historically been all about the representation of employee statistics. Instead, define diversity best practices based on shared values that continuously strengthen the workplace culture and empower individuality to support company goals.

Think profit center, not cost center. When you view diversity as your new business growth enabler, opportunities will multiply as talent productivity increases and market share grows. When leaders begin to see the real value of diversity as a growth enabler, it will shift from being a traditional cost center to a critical time-sensitive profit center.

Focus on significance, not just success.

Leaders who are successful at sustaining a diverse culture in the workplace and earning culturally relevant relationships with diverse consumers are the ones who focus on the long-term impact for their business, not just the short-term success stories that quickly lose momentum. Define the narrative for the role diversity will play in helping you grow your business. Define a measurable matrix and closely monitor and manage the outcomes.

It takes time and effort, but soon you will be defining the diversity business case study for success and significance in your business and industry.

Red, white and true



David Horowitz is a leading consumer advocate. David's daughter Amanda Horowitz is the CEO of Fight Back! and co-founder of FightBack.com. Email David and Amanda at info@fightback.com.

WANT TO BUY American-made products? How can you tell if a product is really "Made in the USA" like it claims?

The Federal Trade Commission (FTC) is the nation's consumer protection agency. In order for a product to claim it is "Made in the USA" in its advertising or on its packaging, it must comply with the FTC's Enforcement Policy Statement, which aims to protect consumers from being misled. The FTC regulates whether "Made in the USA" claims are truthful.

FTC's Enforcement Policy Statement requires any "Made in the USA" claim to be unambiguous so that it leaves an accurate impression on consumers. With very limited exceptions, this policy applies to all products advertised and sold in America. Other laws apply to fur, woolens, automobiles and textiles.

Under the FTC's Enforcement Policy Statement, a product must be "all or virtually all" made in America, meaning that only a small amount of foreign content is used in making the product. Products are evaluated on a case-by-case basis, and the FTC considers different factors, depending on the product. Where the final assembly of a product takes place and how far back in the production chain the foreign content is used is taken into consideration.

Companies must be able to document any "Made in the USA" claim they present. Documentation depends on the specific product that's being evaluated. Using symbols such as a flag or map on a product label might convey a "Made in the USA" claim and are looked at in the context in which they're used.

Tablet or smartphone?
Scan or click here to watch a classic Fight Back! clip. (See page 5 for scanning instructions.)

If you suspect a violation of "Made in the USA" claims requirements, you can file a complaint with the FTC at www.ftc.gov. However, evaluating whether a "Made in the USA" claim is false can be difficult. Julia Solomon Ensor, enforcement attorney at the FTC, says, "The accuracy of a 'Made in the USA' claim is extremely difficult for a consumer to verify. A consumer is unlikely to be able to determine whether a 'Made in the USA' claim is true or false simply by looking at a product."

Most complaints of "Made in the USA" labeling violations submitted to the FTC are filed by competitors. "Companies often have insights into their competitors' manufacturing and importing that the typical consumer would not have. As a result, these companies can more effectively evaluate the truth of their competitors' claims, and file complaints where appropriate," Ensor says.

If the FTC determines that a "Made in the USA" claim is deceptive, a business can be fined or the agency can ask for consumer redress.

While Fight Back! does not endorse the following websites, they contain information on American-made products that may be useful: www. madeusafdn.org, www.madeinusaforever.com and www.americansworking.com.

Buying American owned

Just because a company's products are American made doesn't mean the company is American owned. For example, Firestone and 7-Eleven are foreign-owned companies.

If buying American-made products made by American-owned companies is important to you, you will have to do some research into a brand's parent company. There are paid services online that provide information. However, you can get information on your own, free, with a simple online search putting in the terms "xyz parent company" or "xyz owned by." Google Finance, the U.S. Securities and Exchange Commission and your Secretary of State's website are some other helpful resources.

What do you do to be a proactive consumer? Send us your photos, videos and comments on Facebook, Instagram and Twitter marked #IFightBack #Costco and we'll retweet and share them.

Please note that we at Fight Back! are not licensed professionals in any field. If you are seeking advice, you should consult with your own licensed professional. We do not assume any liability or responsibility for the interpretation, application or accuracy of any information provided.

FROM Fight Back!

Avoiding property theft from your car

A THIEF CAN smash a car window and steal your personal property in a matter of seconds. Personal-property thefts from automobiles can be avoided by taking the following precautions:

- Don't leave valuables in your car unattended. It's not enough to hide items in the trunk, in the center console or under the seat, or to cover them with a towel. Thieves case parking lots to see where a potential victim hides valuables so they can be easily accessed.
- Don't leave mail in your car. A thief can use financial statements and other personal information to steal your identity.
- Don't keep your vehicle registration card in your car. A thief can use it to make a fake title and get a title loan against your vehicle. Keep a copy of it on your person and the original in a safe place.
- Don't leave an empty GPS mounting device or electronic cables and accessories in your car. It's a hint you have electronics inside.
- Park your vehicle in well-lit areas with pedestrian traffic.
- Activate your car alarm as a deterrent.
- Always lock your vehicle and close your windows and your sunroof.
- Don't leave house keys or a garage door opener in your vehicle. A thief can steal property from your vehicle and your home.







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Have a question for Fight Back?

Just log on to www.fightback.com or email info@fightback.com. Questions and answers of the greatest interest to Costco members will be used in this column (with the permission of the contributor) and will be posted on www.fightback.com.



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Suze will answer selected questions in this bimonthly column.

She regrets that unpublished questions cannot be answered individually.

Suze Orman's TV show airs Saturday nights on CNBC. Suze can be contacted at www.suzeorman.com.



Edition, search

"financial connection."

Investing in education

By Suze Orman

I am a teacher paying 9.4 percent of my salary to a teacher retirement fund for my pension. In addition, I have a 403(b) retirement account through my employer and a Roth IRA. My district does not have any kind of matching program for 403(b) contributions. Recently, I stopped contributing to the 403(b) plan so that I could contribute the maximum amount to my Roth IRA before my husband and I reach the income limits for married couples filing jointly. It's my plan to reestablish contributions to my 403(b) account when I am able. Is this the correct decision? Or is it better to contribute smaller amounts to both the 403(b) and the Roth IRA?

Muffy P., Arlington Heights, Illinois

BECAUSE YOU DO NOT receive a matching contribution from your employer, you should focus your savings on maxing out on your Roth IRA first.

And promise me that your Roth IRA is invested in no-load, low-cost mutual funds or exchange-traded funds (ETFs). You can build a smart diversified portfolio with low-cost funds and ETFs that charge an annual expense ratio of around 0.5 percent or less.

We tend to focus on returns, while not appreciating the impact low fees can have. Consider that \$5,500 (the 2013 IRA contribution limit if you are younger than 50) invested for 25 years in a portfolio with an average expense ratio of 0.50 percent would grow to about \$297,000, assuming a 6 percent annualized gross return. If the same amount were invested in a portfolio with an average expense ratio

of 1 percent, your savings would grow to about \$275,000. Paying attention to fees is a great way to make more money.

I am a 42-year-old teacher living in New Jersey. I am currently pursuing a teaching position closer to where I live. New York City wouldn't grant me a leave, so I retired. I was told by my union to leave my 401(k) where it is, and I'm not sure if that is the smartest move. I have a portfolio with First Investors, and my adviser told me it might be smarter to roll it over.

Anne S., New Jersey

AS I JUST EXPLAINED, the advantage of investing outside an employer-provided plan is that you have the freedom to pick your own investments. You need to compare the expense ratios and any other fees you are paying to keep your money in your ex-employer's plan to what

you could pay if you rolled over the money into an IRA at a discount brokerage or fund company and built a solid diversified portfolio from low-cost funds and ETFs.

It is fine to work with an adviser, but I sure hope your adviser didn't recommend a rollover because he or she would earn money from commissions on reinvesting your money. It is smarter, in my opinion, to work with a fee-only adviser, to whom you pay a set amount of money. That way the adviser can give you the best advice, not advice that will generate commissions.

If you do decide on an IRA rollover, I encourage you to think about converting the money into a Roth IRA. You will owe tax on the converted amount, but once the money is in the Roth IRA you will have the ability to make tax-free withdrawals. It is vitally important to work with a tax pro with Roth conversion experience. You don't need to convert everything at once; a smart tax adviser will work with you to minimize the tax hit.

I have about \$50,000 in CDs that are maturing this month, and reinvesting sounds ludicrous since they are earning only 0.3 percent today. I am 70 years old and don't want to invest in anything risky or that I can't get out of without too much difficulty.

Tal P., Orlando, Florida

IF THIS IS MONEY that you want to keep safe and sound—and liquid—the reality is that you will need to accept earning next to nothing. Because of Federal Reserve policy, interest rates on federally insured bank deposits—such as CDs and savings accounts—pay very little. And the Federal Reserve has indicated it intends to keep those rates low through 2015. I understand how frustrating that is for savers such as yourself; back in 2008, you could earn close to 4 percent on a one-year CD. Today, you can typically earn 0.25 percent. But if your priority is safety, you must realize that anything paying more carries some risk.

If you don't need that \$50,000 for living expenses in the next few years, and if you are willing to assume some risk, I recommend that you learn about dividend-paying stocks. Many solid blue-chip companies not only have dividend yields of 3 percent, they also have a history of raising the dividend. That creates a rising income stream for investors. There are low-cost ETFs that focus on dividend-paying stocks.

Of course, all stocks can be volatile. So I want to stress, people should never invest money in stocks—even dividend-paying stocks—if there is any chance they will need to cash out their investment within 10 years.





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Debbie Vargas Dearborn, MI



Only the very wealthy can afford to have offshore accounts. And the only reason to have an offshore account is

to avoid taxes.

Robert Vaughn Hillsboro, MO



The U.S. economy needs the income from taxes on money earned in the United

David Mozes Las Vegas, NV



Offshore banks should be on equal footing with domestic banks so that our domestic banking

system can remain strong.

Should offshore bank accounts be taxable?

A JOURNALISTIC ORGANIZATION recently leaked 2.5 million files detailing secret foreign bank accounts and shell companies, which has reignited controversy about banking money abroad in order to pay less or no tax on it.

Those who support the practice say it encourages better allocation of capital, more saving and investment and allows a measure of protection for savers and investors while discouraging political greed through tax competition.

Opponents argue that it drains much-needed U.S. revenues and puts firms and individuals who don't have access to sophisticated tax expertise at a disadvantage.

What do you think?

Find out more about this topic on the Web:

- www.cgdev.org (search: "The end of tax havens but will developing countries benefit?")
- www.icii.org (search: "offshore documents")
- www.wikipedia.org (search: "tax haven")

from members:

John Martin Schertz, TX



These accounts are legal and support the operations of many insurance companies and

large investment companies.

Mike Bennett San Jose, CA



If I have already paid my taxes on money earned here, where I place it is my

business.

Douglas Reed Albany, OR



Taxes are paid in country, then [the money is] sent to safe havens abroad. Any interest accrued

abroad should not be taxed in the USA.

from an expert in the field:



Chye-Ching Huang is a senior tax policy analyst at the Center on Budget and Policy Priorities (*www.cbpp.org*).

THE USE OF tax havens by individuals and corporations hurts the American economy.

It undermines competition, because it gives international companies with

access to sophisticated tax advice an advantage over smaller and domestic companies that can't stash their profits offshore in low-tax countries—tax havens—to avoid tax.

It drains the United States of tax revenues that could be used to reduce deficits or invested in critical needs, including education, healthcare and infrastructure. Many local businesses and ordinary Americans are already feeling the effects of the sequester cuts to domestic spending, in areas ranging from children losing Head Start to seniors losing Meals on Wheels. Yet multinational corporations and wealthy individuals are allowed to use tax havens to avoid paying taxes that could help forestall these harmful cuts.

And, it's unfair to individuals and businesses that pay their fair share of U.S. taxes.

Although tax havens are offshore, U.S. policymakers could and should act to stop U.S. citizens and corporations from using them to avoid taxes.

Policymakers could provide the Internal Revenue Service (IRS) with the funding it needs to

ensure that people pay the taxes they owe, including sufficient funds to detect filers who are using offshore accounts to avoid paying their taxes.

Instead, Congress recently has starved the IRS of funds for administration and enforcement, including subjecting it to the sequester. Former IRS commissioner Douglas Shulman estimated that such IRS budget cuts could reduce tax revenue by seven times as much as the cuts would save.

Policymakers could also close the loopholes in the U.S. tax code that allow companies to reduce their tax bills by moving their profits to tax havens.

Instead, some U.S.-based multinationals want to change the tax code to make shifting profits to tax havens *more* lucrative by implementing a "territorial" tax system. Such a system would effectively lower the U.S. tax rate on profits kept in tax havens to zero (or almost zero), thereby giving companies an even bigger incentive to use accounting techniques to claim that they earned their profits in tax-haven countries. That change would further drain revenues, and domestic businesses and individual taxpayers could end up shouldering the burden of making up the difference.

Policymakers have the ability to keep people and companies from using these offshore accounts to skirt their obligations as U.S. taxpayers. They should use it.

JUNE DEBATE RESULTS:

Are U.S. manufacturing jobs still important to the economy?

98% YES 2% NO

Percentage reflects votes received by June 11, 2013.

.

MAY DEBATE RESULTS:

Is golf a sport?

YES: 59% NO: 41% Percentage reflects votes received by May 31, 2013.

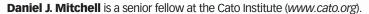




See Dialogue pages for more debate responses

Opinions expressed are those of the individuals or organizations represented and are presented to foster discussion. Costco and *The Costco Connection* take no position on any Debate topic.

from an expert in the field:





POLITICIANS HAVE AN unfortunate tendency to overspend and overtax. When they do this for a short period, growth in the productive sector of the economy tends to diminish. And if they overtax and

overspend for a long period, you suffer the kind of fiscal crisis we now see in so many European nations.

That's not what any of us want, but how can we restrain politicians? There's no single answer, but "tax competition" through tax havens is one of the most effective ways of controlling the greed of the political elite.

We know that taxes are onerous in California and Massachusetts, but imagine how much worse they would be if the politicians in those states didn't have to worry about investors, entrepreneurs and small-business owners escaping to zero-income-tax states such as Nevada and New Hampshire?

The same principle applies on a global basis. Nations with pro-growth tax systems, such as Switzerland and Singapore, attract jobs and investment from uncompetitive countries such as France

and Germany. These tax havens force the politicians in Paris and Berlin to restrain their greed.

Some complain that these low-tax jurisdictions make it hard for high-tax nations to enforce their punitive tax laws. But why should the jurisdictions with good policy, such as the Cayman Islands, be responsible for enforcing the tax law of governments that impose bad policy?

In any event, the best way to reduce tax evasion is to institute lower tax rates and tax reform. If the United States had a flat tax, for instance, we would enjoy much faster growth and we would attract trillions of dollars of new investment. We would be the tax haven, and that's a good thing!

In addition to promoting good fiscal policy, tax havens also help protect human rights. Most of the world still lives in nations where there is political oppression, economic instability and persecution of minorities. Tax havens help these people protect their assets from venal governments. To cite just a few examples, tax havens offer secure financial services to political dissidents in Russia, ethnic Chinese in Indonesia and the Philippines, Jews in North Africa, gays in Iran and farmers in Zimbabwe.

The moral of the story is that tax havens should be celebrated, not persecuted.

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Go with the flow

How to boost business cash flow

By Don Sadler

ASK 10 SMALL-BUSINESS owners what is the biggest key to business success and I'll bet at least half of them will answer, "Increasing sales and profits." There's no question that this is important, but companies can usually make it through short-term periods of slow sales and red ink. It's much harder, however, to survive a cash-flow crunch.

"Cash management should be considered one of the top priorities of business management," says Donald Lundbom, a Costco member and partner with B2B CFO* (www.btobcfo.com) in Park City, Utah. "Having sufficient cash provides a margin of safety and enables the company to borrow less, invest more, increase profits and meet growth demands."

Strengthening cash flow is especially important in today's uncertain business and economic environment. While there have been some encouraging signs lately regarding the economy, many experts still question the strength of the recovery. In particular, many large companies have begun delaying payments to vendors to boost their own cash flow, putting a cash-flow squeeze on their small-business suppliers.

Where is cash tied up?

The first step is to figure out where your cash is getting tied up, says John Barrickman,

a Costco member and the president of New Horizons Financial Group (www.newhorizons financial.com), a financial consulting firm in Fernandina Beach, Florida. "Scrutinize your balance sheet for things like excessive fixed assets, unrecognized costs in inventory and uncollected accounts receivable. This represents a large lake in which huge amounts of cash can be trapped."

Next, look at your cash-flow statement to determine where cash comes from and where it goes. "This will help you answer two key questions," says Barrickman. "What is causing more cash to go out of your business than comes in? And what can you change in order to flip this equation?"

According to Arthur F. Rothberg, a Costco member and the managing director of CFO Edge, LLC (www.cfoedge.com) in Los Angeles, a provider of outsourced CFO services, the key is to tighten up your cash-flow cycle. "Your goal should be to speed up the movement of funds through your business from the time cash is paid out for things like equipment, raw materials and salaries until cash is collected from your customers," he says.

He offers two suggestions: Accelerate your accounts receivable and defer your accounts payable. "Shorten your customers' payment terms if you can—and, most impor-



tantly, make sure you're enforcing your existing terms," he says. "The odds of collecting late payments go down considerably the longer they stretch out, so move quickly on pastdue receivables."

Another way to speed up collections is to offer prompt-payment discounts—for example, a 2/10, net-30 discount, in which customers must pay an invoice within 30 days but will receive a 2 percent discount if the invoice is paid within 10 days. Be sure to factor the cost of this lost revenue into your calculation.

Conversely, be sure you're taking full advantage of the payment terms your suppliers offer. "Net-30-day terms are essentially the same thing as an interest-free 30-day loan," says Rothberg. "Set up your accounts payable system so that invoices are paid on the due date, and not a day before or after."

"You should have clear policies and procedures governing the management of invoicing, collections, payables, and expense review and approvals," Lundbom adds. "Prepare and update a detailed weekly forecast of cash flows for the next 26 weeks, if not longer."

Talk to your bank

Barrickman also suggests talking to your banker about treasury management services that can help accelerate the posting of receivables. "Banks offer a broad range of services to help businesses increase their available cash," he says. "These include lockbox, remote deposit capture and ACH [Automated Clearing House] electronic payment services."

"Good cash management reduces stress on both the owner and the organization," says Lundbom. "This enables a better quality of life for everyone."

Don Sadler is an Atlanta-based freelance writer who specializes in small business.

Cash-flow turbocharge

- Create an accounts-receivable aging report. This will show you at a glance which customers are current and which are past due, as well as the amounts of past-due payments and how late they are.
- Cut overhead. Scrutinize routine expenses such as office supplies, Internet access and data plans to look for savings that will drop straight to the bottom line.
- Improve inventory management. Get slow-moving items off your shelves and out of your warehouse, even if you have to sell them at a big discount. And use justin-time inventory management to get inventory into your warehouse when you need it—not a day earlier or later.—DS



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cover Story

A genius in Wolfe's clothing

Tom Wolfe has been well suited for the literary life

By Matthew Robb

AS ONE OF the most celebrated A-listers in the literary universe, Tom Wolfe seems to have been inspired by Shakespeare's observation that all the world's a stage. For his sit-down with *The Costco Connection*, Wolfe doesn't merely stride into the living room of his stylish Upper East Side apartment in Manhattan. Impishly, the 82-year-old novelist pops around a corner and strikes a surprise "ta-da!" pose: Arms outstretched. Eyes with a merry twinkle. Resplendent in his signature white suit, wowza pocket square and "hey, look at me!" star-patterned socks.



Celebrated author of more than a dozen American classics, this long-standing member of the *New York Times* best-seller peerage is also a Triple Crown–level clotheshorse, boasting dozens of hand-tailored white suits, London-cobbled shoes and foppish accoutrements galore. Street-side, a garage cradles not one but two superbly customized Wolfe cars designed to drop jaws wherever he rolls. White faux velvet, anybody?

As he sips ice water 14 stories above the Big Apple's buzzing streetscape, Wolfe chuckles, "I don't try to call attention to myself, but I don't mind being noticed." Nearly 60 years into his writing career, the author has admirers numbering in the millions. "My

admiration for Tom Wolfe is unceasing," declares writer Gay Talese by telephone from New York. "He was probably the best-known young journalist of my generation, and went on to become a superb magazine writer and highly successful novelist and nonfiction writer. He has such an original mind and vision, and can write about anything."

With his barnstorming tour for *Back to Blood* (see sidebar, next page) over, Wolfe spent an afternoon with this journalist, cruising down memory lane. Among his surprise revelations: At a callow 21, the Richmond, Virginia, native tried out for the New York (now San Francisco) Giants baseball franchise. The year was 1952. The position was—what else?—pitcher. You know, the player at the center of attention.

Wolfe recalls of his performance, "Three innings, no

runs, just two guys got hits and only one of them reached second base, and I was thinking, 'How much do they [Giants management] want?' I could throw breaking balls, sinkers, sweeping curves, all that stuff. But, really, all they were looking for was fastballs. I couldn't throw hard enough." Just one year post graduation from Washington and Lee University in Virginia, the future novelist bounded off the mound in a curiously upbeat mood: "I was thinking, 'Well, this is today. Tomorrow I am going to do some fabulous things." Fabulous indeed.

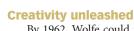
Fast-forward to 1959. Then age 28 and armed with a Ph.D. in American studies from Yale, Wolfe reported to duty at *The Washington Post*—only after being snubbed by seven dailies in New York. Wolfe was brilliant, but also a star-shaped peg in a very square environment. To his dismay, he discovered that the *Post's* regimented newsroom—"no smok-

ing, no food, no coffee"—was part of an editorial short leash. "We were given only six column inches to cover a standard story," he recalls, "and the editors meant six."

Wolfe lived for the quirky news stories that percolated over on the city desk. But when leftist Fidel Castro unleashed shock waves in Cuba in 1959, *Post* management saw a gaping hole in its foreign coverage. "They looked in their files and found this kid with four years of Spanish—me," he recalls. "I didn't dare tell them that, in those four years, we had no conversational Spanish. The whole idea was to eventually read *Don Quixote* in the original." He rose to the Cuban challenge. In 1961, the

Washington-Baltimore Newspaper Guild bestowed its foreign news reporting award on Wolfe for his incisive man-in-Havana coverage. But it was the Guild's second award to him—for humor—that presaged a meteoric career.

meteoric career.



By 1962, Wolfe could no longer tolerate the straitjacket of journalistic convention. (Wolfe biographer William McKeen notes that he was "frustrated like a leashed animal.") He landed at the Herald Tribune in New York, just as maverick Jimmy Breslin was busting out of the stall with his brash, outsize columns. At about the same time, Talese, a New York Times columnist. was blazing his own trailsalbeit as a freelancer for Esquire magazine. Similar to Wolfe's experience at The Washington Post, the Times' brass regarded Talese as a nail

that needed to be hammered down. "The *Times* resented his great stories and [was] more determined than ever not to let him show off," Wolfe says. In time, the three pioneers—Talese, Breslin and Wolfe—hatched what Wolfe would later coin "the New Journalism," an avant-garde, rules-breaking insurgency that fused the powerful storytelling tools of the literary world with the rigors of newspaper reporting. At long last, Wolfe could finally be Wolfe, meaning tweaking noses, skewering fads and offering searing commentary, all in a highly entertaining, personalized way. Over the years, he also fabricated a slew of era-defining terms: "the right stuff," "the Me Decade," "radical chic," "statusphere," "masters of the universe."

In a sign of those still-innocent times, Wolfe discovered another new power: the power to scan-



"Well, this is today.
Tomorrow I am
going to do some
fabulous things."

—Tom Wolfe, 1952

TOM WOLFE

CONTINUED FROM PAGE 25

dalize brusque, outta-my-way New Yorkers simply by donning a white suit off-season. "I had only two suits to my name, and one was a bit shabby," he says with a hearty chuckle. "I knew it got hot in New York in the summertime, but ... I somehow bought a new suit made of white silk tweed, a really hot material. I started wearing it in November, when it got cold—and people were ticked off that I would be trying to pull something like this. Suddenly, just getting dressed in the morning began to be fun."

A string of hits

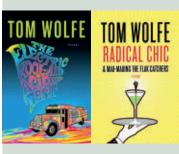
In 1965, before he hit 35, Wolfe lit up the sky with The Kandy-Kolored Tangerine-Flake Streamline Baby, his multi-hued tribute to pre-Woodstock America—which the late, great Kurt Vonnegut proclaimed "an excellent book by a genius who will do anything to get attention." In the following years, the slight white knight of dark satire won ovations for more than a dozen works, most notably The Electric Kool-Aid Acid Test, The Right Stuff, The Bonfire of the Vanities and A Man in Full. In late 2012, Wolfe's turbocharged Back to Blood hit shelves and translated into retail gold. Said The Seattle Times, "A rollicking good story [with] memorable characters and big themes."

Still—and this is a big still—Wolfe is renowned as a slow, even dawdling writer, measuring his forward movement with a calendar, not a clock. "I blame it on editors," he quips. "They don't give me the tight deadlines we had in newspapers." Consider: It took him just 15 months to transform The Electric Kool-Aid Acid Test from foamy concept to packaged product, but six long years to whip Back to Blood into shape. Critics may scoff at Wolfe's hyperkinetic, devil-may-care presentation, but below lies an old-school work ethic. To give Back to Blood its gritty photorealism, he spent six months digging like a beat reporter. By keeping his ear to the ground, the octogenarian remains a keen observer of the nation's ever-shifting zeitgeist.

Some observers may believe one of the fathers of the New Journalism greets today's blogosphere with open arms and regards social media as the New, New Journalism. Not so. Most blogging drives Wolfe nuts. "There's no editorial oversight, no fact-checking, very little rigor of any sort," he says. Elsewhere, in a 2007 interview with *The Wall Street Journal*, Wolfe trashed Wikipedia, proclaiming that, "only a primitive would believe a word of it." It didn't help that in 2003 the

The Costco Connection

Back to Blood is available in trade paperback in most Costco warehouses.





Some of Wolfe's most notable books include:

■ The Electric Kool-Aid Acid Test
(1968). Join hippie guru Ken Kesey and his
Marry Prankstors on their psychodolic bus

Merry Pranksters on their psychedelic bus tour, as they drop acid, preach revolution, join forces with Hell's Angels and dodge both the FBI and Mexican federales.

• Radical Chic & Mau-Mauing the Flak Catchers (1970). Conductor Leonard Bernstein's at-home soiree in honor of the Black Panthers serves as backdrop for Wolfe's razor-sharp, biting and hilarious look at black rage and white guilt.

■ **The Right Stuff (1979).** This fastpaced best-seller pays tribute to the

nation's early space program by way of its heroic test pilots, Chuck Yeager's death-defying attempt to break the sound barrier and the intrepid Mercury Seven astronauts.

■ The Bonfire of the Vanities (1987). Wolfe's first fiction focuses on the top and bottom of the social pyramid that was 1980s New York, including ever-grasping ultraelites, headline-seeking dem

agogues and crammed courts meting out criminal injustice.

• A Man in Full (1998). In Atlanta, a corporate giant faces his financial Waterloo, a star football player battles

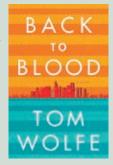
charges of assaulting a society debutante and the city's mayor is left to keep the lid on simmering racial tensions.

■ *I Am Charlotte Simmons* (2005). Wolfe details the sex-starved, drug-fueled, sports-worshipping mind-set on college campuses through a female freshman at fictional Dupont University who learns that peer acceptance might cost her everything she values.

■ Back to Blood (2012). When Cuban-American cop Nestor Camacho saves a refugee's life amid a crush of onlookers, his fellow Miamians don't celebrate a new

> hero. Instead, the seething, ateach-other's-throats city explodes along racial lines, with a dazed Camacho in everyone's crosshairs. So opens Tom Wolfe's take on class, family, wealth, race, crime, sex, corruption and ambition in Miami. Fans of Wolfe's maximalist plots, gonzo characters, lacerating observations and laugh-outloud humor will find plenty to love, as the old master trains

his lens on the barrenness of reality TV and conceptual art, the new underworld, porn addiction, immigration, race relations and what it means to be an American today.—MR



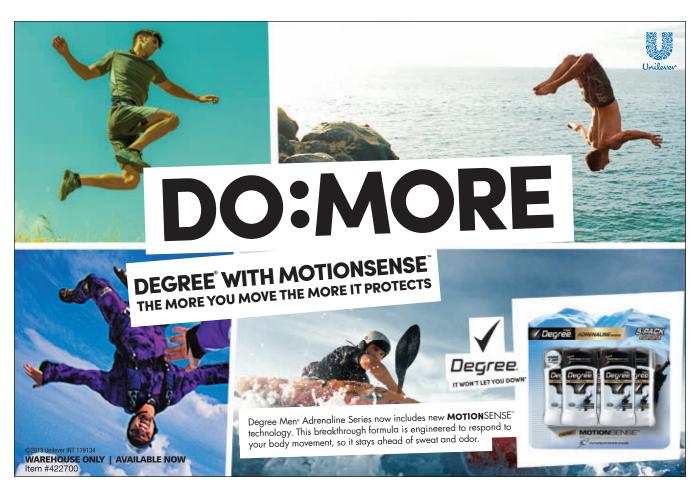
popular site pronounced him dead. On the flip side, the American Book Award winner appeared twice (in 2000 and 2006) on *The Simpsons*, to his immense delight.

Wolfe positively beams when he declares his ownership of "the best-looking cars in America." Not surprisingly, he had both rides customized for maximum rubbernecking glitz. Well into his 70s at the time, he had a simple goal: to improve his "street credibility." While his white-on-white 1996 Buick Roadmaster station wagon ("Only 2 inches narrower than a Hummer!") makes him gush, he swoons over his white-on-white 2003 "personalized" Cadillac, which appeared on television's Speed Channel in a February 2006 episode titled "The White Stuff." The elite of

Manhattan may wince, but the master showman is unfazed.

Finally comes the big question: Has America's most beloved satirist and peacock-car pimper actually set foot inside a Costco warehouse? "Oh, sure," Wolfe responds. A Costco warehouse is located just minutes from his fashionable Manhattan digs. Pausing, the Upper East Side's master of flash confesses that he typically goes unrecognized at Costco. "But then, I don't go walking in in a white suit, either. Many times, I would just as soon be just folks."

Matthew Robb, who aspires to a customized, gray-on-gray Toyota Camry, writes from Washington, D.C.





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- * Estimated savings are calculated over a 7-year period and are based on a comparison of lender fees, rates and points expressed as an Annual Percentage Rate (APR) of 4.125% for a \$250,000 30-year fixed rate loan with a LTV-80, comparing loans obtained by Costco members through First Choice Lenders from Dec. 1, 2010, to May 15, 2013, to the APR average of national mortgage lenders in a comparative study conducted by Informa Research Services, Inc. Individual savings may vary based on credit score, LTV, location and loan amount.
- ** Lender Fees include application, commitment, underwriting, processing fees or similar fees and DO NOT include third party fees, such as title insurance, appraisal, tax service, escrow and other such fees in which the lender does not profit. All fees are clearly detailed in the Good Faith Estimate provided by lender.

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Stairway to haven

Six financial steps to take after buying a home

By Rachel Hartman

YOU'VE SIGNED THE paperwork, moved in and had a toast to celebrate the purchase of your new home. What's next?

"Settling into a house can be daunting, especially when it comes to finances," says Thomas Fox, community outreach director at Cambridge Credit Counseling, a national nonprofit credit and housing counseling agency based in Massachusetts. Mortgage payments, furnishings and upkeep can add up quickly-and that's before preparing for unexpected repairs, like a new roof.

Fortunately, with a little planning, managing the costs of your new home can be a smooth process. Here's how.

Set goals. "Budgeting is the number-one way to manage finances, pay bills and save after a move," says Kevin Gallegos, Costco member and vice president of Phoenix operations for Freedom Financial Network.

To develop a budget that fits your home, he says, use goals as a starting point. Think about what you want for the house, such as backyard landscaping, a remodeled kitchen or new windows. Then, incorporate those goals into your budget. For instance, perhaps you'll decide to save for a year and then pay cash to redesign the backyard.

The Costco Connection

Costco offers mortgage services and home insurance (go to Costco.com and click on "Services") as well as many items to help decorate and furnish your new home.

Factor in maintenance. To cover maintenance costs, "plan to spend approximately 1 percent of the home's purchase price each year," says Gallegos. So if your home cost \$200,000, you'll want to budget about \$2,000 for annual upkeep. This amount could be used to cover the cost of replacing air filters, repairing a furnace or fixing the sprinkler system.

Understand your policies. "Once you've moved in, review your homeowners insurance policy," says Scott Whytock, principal at August Wealth Management, LLC, in Portland, Maine. Make sure the coverage you have is adequate. For instance, if a tree falls during a storm and takes out the shed in the yard, will your policy cover it? If you have questions, contact your insurance agent to go over them.

Also check that you have enough life insurance coverage for your current situation. If your spouse passes away and leaves you with a sizable mortgage, benefits from the policy could be used to make monthly house payments or pay off the mortgage entirely.

Decorate step by step. There's no need to rush to the store for furnishings. "Live in the house for a while to get a feel of the place," suggests Pablo Solomon, an artist and designer who lives north of Austin, Texas. Then develop a plan for home and yard décor, and prioritize the items you want to get.

Before shopping, set up a decorating budget to guide how much you spend. "As you



Tablet or smartphone? Scan or click here for 10 tips for maintaining your home. (See page 5 for scanning

make purchases, watch for sales on art, paint, appliances and lawn furnishings," says Solomon. Consider leaving a room or two sparsely furnished until you're able to buy more furniture.

Set up automatic payments. For monthly household bills, ask to have the payments automatically withdrawn from your checking account or charged to your credit card. In addition to saving time, you won't have to worry about missing a mortgage payment or electricity bill.

When signing up for automatic payments, ask about special offers. Some companies, such as those providing utility services, offer a discount for paying automatically.

Build an emergency fund. To prepare for the unexpected, "aim to have eight months to a year's worth of living expenses in savings," advises Fox. This would include what you spend on your mortgage payment, utilities, cable, phone bills and other regular bills.

If putting together such a large amount seems overwhelming, focus on building it slowly. Start by setting aside a small amount each month. You'll be thankful for the extra cushion of cash down the road, such as the day you find out you need to replace the roof.

Freelance writer Rachel Hartman and her husband purchased a home in New Mexico last year.

Save on energy in your new home

FOLLOW THESE GUIDELINES to lower your home's energy costs.

- Ask for help. Kevin Gallegos, of Freedom Financial Network, suggests having a home energy assessment to learn what improvements can be made.
- Seal it up. Weatherstripping doors and windows can tighten up airflow in your home.

■ Program your thermostat.

Adjust temperature settings during the hours you're at work to save on heating and cooling costs.

■ Wash with cold water. "Most clothes can be handled on the cold setting of your washing machine," says Gallegos.-RH



Casually designed and scaled to fit any home,

the Hunter all-leather sofa and love seat will become your favorite spot to relax.

Simon Li's "Cloud 9" seating system uses an internal pillow-top pad that creates softness with underlying support, along with the two-part back pillows, which add support and adapt to your comfort needs. The seating system uses a European method of high-strength webbing, woven in a basket-weave pattern, that creates your own zone of comfort, under the high-density foam seat core. Top-grain leather in a deep chocolate color wraps you in luxury in all the seating and arm areas, with matching split leather on the outside arms and back panels. All sides are fully padded for added value, and solid wood legs accent the casual design appeal. The Hunter's frame is made of furniture-grade engineered wood and some solid wood components for durability and long life in your home.

Dimensions:

Sofa - 92 in./233.6 cm L x 40 in./101.6 cm W x 36 in./91.4 cm H Love seat - 68 in./172.7 cm L x 40 in./101.6 cm W x 36 in./91.4 cm H



Home workspace

Creating a functional, comfortable area for working from home

By Paul Vachon

WHETHER YOU ARE a telecommuter, are self-employed or operate a home-based business, working successfully from home requires a functional home office. Setting up a comfortable yet efficient space can require some ingenuity. In many cases, the home office is housed in a small bedroom or den, which can present considerable space limitations, or is part of a room used for another purpose.

Customized design ideas for a home office can vary depending on the specific profession or trade practiced there, but as a general rule three universal elements should be set up in a triangular pattern. The desk should be the primary focal point, with the computer monitor located in the corner to provide the maximum amount of workspace. The file cabinet should be located directly behind the chair, and situated to either the right or left of the desk (usually against a wall) should be a bookcase or **shelving unit** to accommodate items such as professional journals, office supplies or a printer. The key is to keep all these essential elements within an arm's reach of the chair, or as close as possible to be accessible by a chair equipped with wheels.

But beyond these basics, home-based workers can now take advantage of several innovations that can make their office more comfortable and efficient.

In situations where a dedicated room is not available and space is extremely limited, an armoire desk can work wonders (see "Form and function," page 43). This compact unit offers a pull-down work surface, ideal for a laptop or tablet computer. Lower compartments disguised as drawers can house a printer or fax machine, while the space



BAYSIDE FURNISHINGS

behind the upper doors can be used for files and supply storage. Just pull up a chair and you're ready to work.

Where space is not so limited, you can choose from a number of solutions that are both innovative and beautiful.

One example is a lateral file cabinet, a common office staple. Hardwood and hardwood veneer in black or cherry (some with antique finishes) will make the piece more compatible with a home environment.

Bookcases and full wall units serve an important office function and also blend into the home setting almost seamlessly. These pieces are available in various sizes, the larger of which can accommodate a screen for video conferencing or a number of voluminous technical manuals.

The Costco Connection

Costco and Costco.com carry a variety of home-office furniture, electronics and décor, including desks, chairs, file cabinets, bookcases, lighting, computers, fax machines, printers, scanners and more. Perhaps most noteworthy is the fact that many of these items can be coordinated, so that the desk, file cabinet and bookcase all match—giving the office a well-coordinated and professional look.

To complement these ideas, an array of ergonomic, high-tech options are being introduced, such as the "sit-stand" desk, supported by telescopic legs that use an electric motor to raise or lower the work surface. This can also be simulated by creating or purchasing a higher desk surface and using an adjustable stool. Standing occasionally throughout the day has been shown to provide significant health benefits, reducing pressure on the upper back by some 40 percent.

Katheryn Bordoley, an interior designer in Southfield, Michigan, sees the trend to more ergonomic home-office furniture as ever-evolving. She says, "Manufacturers are always coming up with intriguing new ideas, which the home-based worker will undoubtedly benefit from."

Paul Vachon is a Detroit-based author and freelance writer.





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- COMFORTABLE DOUBLE-CUSHION DESIGN



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An eclectic home goods store brings new meaning to "Made in Detroit"

By Christianna McCausland

IF YOU DON'T think of Detroit as a center of interior style, you haven't met Mary Liz Curtin. The self-assured proprietress of Leon & Lulu, a furniture, accessories and gift destination in nearby Clawson, Michigan, explains, "There's opportunity and great taste everywhere. Just because we're in Detroit doesn't mean we shouldn't have a fabulous business."

Why is Leon & Lulu thriving when many other boutique retailers are dying? Curtin credits business savvy. "Any time there's an economic downturn you'll lose retail and other businesses that were iffy to begin with," she explains. "Running a really good business [means] you're sure you have the money you're spending and [you are] paying your bills on time."

Curtin and her husband, Stephen Scannell, opened Leon & Lulu in April 2006, but their retail experience stretches further back. Curtin shared a store in Santa Barbara, California, with her mother, an interior designer, and after other stints in retail went on to start a retail consulting business. Scannell owned a trendy gift shop, The Cargo Hold, for 26 years, in Birmingham, Michigan. When that shop closed in 2001, Curtin thought they'd left the retail business for good.



"Then Christmas 2002 came, and without a store it wasn't the way we understood Christmas. We were baking cookies, going to parties—it was horrible," she quips. "Retail is a calling. If you really love buying and selling stuff, it's hard to get away from it."

Curtin states that many would-be retailers fall into the trap of not doing their research before jumping into store ownership, so when the couple decided to get back in the business, they were calcu-

profile profile

Business: Leon & Lulu

Founders: Mary Liz Curtin and Stephen Scannell

Address: 96 W. 14 Mile Road, Clawson, MI 48017

Contact at: (248) 288-3600; maryliz@leonandlulu.com

Websites:

www.leonandlulu.com, www.marylizcurtin.com

Members at:

Madison Heights, Michigan

Costco comment:

"I think Costco has a brilliant model. Costco has seasonal merchandise that they have while they have it and then it's gone. When you see that cashmere sweater, you buy it now. But they're never out of the things you depend on them for. You go there because you think you need toilet paper and you leave with a Dyson vacuum cleaner."—Mary Liz Curtin

SMART AND SAVVY RETAIL

CONTINUED FROM PAGE 33

lating in their choices. They searched for a building they could buy that was large enough for a full-line furniture store, accessible from anywhere in the Detroit area and that had plenty of proprietary parking. They chose a 15,000-square-foot space that had been a roller rink from 1941 until the couple purchased it in 2005.

"The story of the old roller rink gave us something fun to play with," says Curtin, noting that some of the 350 pairs of roller skates included in the sale are now on display, the snack bar is still used and on weekends staff members roller-skate on the original floor, offering coffee and cookies to customers. "We wanted it to be an appealing, fun place to visit."

The place was profitable by its fourth month of business. "We run a really tight ship," Curtin explains. "We're careful to have strong margins; we're very careful on our expenses, from electricity to paper clips, because all that stuff adds up. You need to watch your pennies so you can spend your dollars where they count."

Those dollars went back into the store in the form of a carefully accrued inventory that took several years to fully curate. Curtin calls the store a "lifestyle boutique" where customers can outfit an entire house or pick up a hostess gift. Its style is more SoHo than suburban Detroit. Prices start at 75 cents and go to the thousands. This diversity ensures Leon & Lulu can meet many customers' needs and pocketbooks. Some staples are always in the store (such as soap and candles), mixed with once-in-a-lifetime buys from Curtin's international buying excursions.

The shop was named for the couple's cat Leon and Rottweiler Lulu (both have passed on). A new dog, Spot, has taken pride of place tress and she was mortified, but we told her it was fine, marked it down and sold it a week later," she says.

A few scratches can be repaired, but nothing can replace what Leon & Lulu has gained. When the store opened, its mailing list had 263 names; it now boasts 20,000. "A generous attitude has paid off in spades," Curtin concludes.

"You need to watch your pennies so you can spend your dollars where they count."

—Mary Liz Curtin

as the shop's greeter. The dog, like the funky building and eclectic inventory, is part of a successful retail strategy to make Leon & Lulu a destination store customers will go out of their way to patronize.

Leon & Lulu hosts about 65 in-store events a year, most for charities. "These events have been a fabulous way to make new friends and expose our shop to new faces," says Curtin. Events can be small or large, and Leon & Lulu encourages guests to use the store like a home. If a little popcorn gets stuck in the sofa cushions, Curtin won't lose sleep. "We had someone who spilled red wine on a mat-

Curtin and Scannell will provide even more shopping pleasure in the fall of 2013 when they hope to open a coffee shop and expanded retail store in the restored movie theater adjacent to the roller rink.

"If customers are having a great time, they'll come back. Retail is entertainment ... the most successful retailers offer experience or education, things you can't get on the Web," says Curtin. "We like to make people laughhappy people shop more."

Christianna McCausland writes about business, lifestyle trends and interesting people.



for your **home**





TO THE NAKED EYE, this piece of furniture may appear to be a chaise sofa. While it offers a comfortable seating solution, it leads a double life as a bed with storage. Pulling on the upholstered loops at the bottom of the sofa transforms it into a cozy place to sleep, nearly the size of a full bed, while lifting the seat of the chaise reveals a deep, fully lined storage compartment.

This piece is a great space saver for members who lack a formal guest area in their homes. It's also a convenient option for those with a home office that occasionally serves as a guest room. The chaise storage compartment is an excellent spot to store extra blankets and pillows. The Newton Chaise Sofa Bed can also easily be used as an everyday couch in the family room, providing a relaxing space to watch television or decompress after school or work.

This versatile piece measures 36 inches wide, 60 inches deep and 39 inches high. Pocket-coil seat cushions and high-density foam ensure sitters and sleepers a restful place to relax. The durable microfiber fabric comes in a neutral color to complement a wide range of



tastes and décor, but is sturdy enough to withstand the rough-and-tumble actions of kids and pets. The chaise storage compartment is complete with high-quality gas-lift pistons that allow it to gently open and close.

Assembling the chaise sofa bed is simple; the furniture comes in two pieces that click together—then it's ready for use.

Feel free to test the functions of the Newton Chaise Sofa Bed on the floor of your local warehouse in early July.





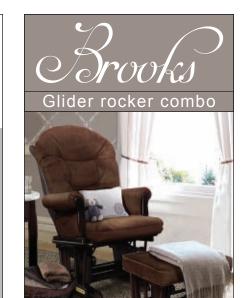


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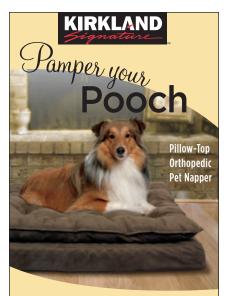






- Sturdy hardwood construction
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for your home





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Shaw describes Caress' 27 styles and 50 colors as being inspired by nature, which also inspired its texture. Ultra-soft Caress carpeting is part of a trend in home and interior design for cushy, comfy bedding, rugs and furniture. Made with soft Anso nylon, Caress is the result of extensive advances in fiber and finishing technology. (Shaw, located in Dalton, Georgia, is not only the world's largest carpet manufacturer, but also the world's largest fiber manufacturer.)

The entire Caress collection is enhanced by Shaw's patented R2X stainand soil-resistance system, which repels liquid, giving you time to clean up. The collection carries lifetime stain and soil warranties, plus 20-year coverage on texture retention, abrasive wear and quality assurance. This collection is also cradle-tocradle certified, meaning the carpet is fully recyclable at the end of its useful life.

Members can schedule an in-home consultation by calling 1-866-455-1788 or visiting Costco.com (search "Shaw").



MELISSA DAYBED WITH TRUNDLE



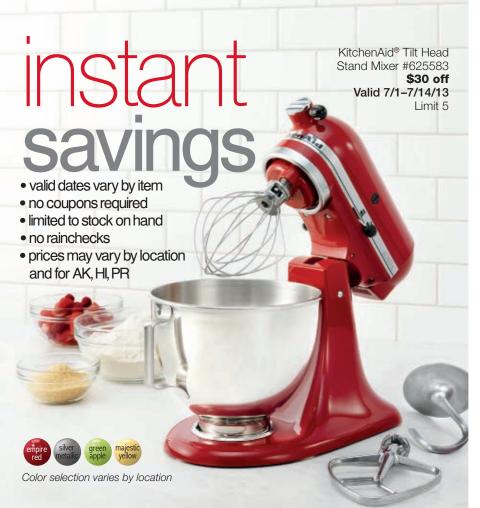
- Modern design with slightly arched arms and back
- Covered in brown bonded leather
- · Requires a standard twin mattress for the top and any twin mattress that is less than 6.5" in height to fit the pullout trundle (both mattresses sold separately)
- Accessories not included
- Daybed size: 93.5" L x 42.5" W x 35.5" H





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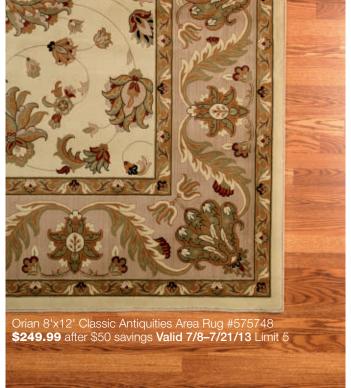


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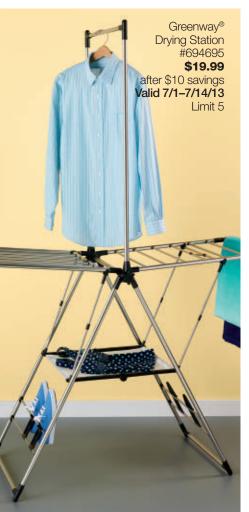


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BAYSIDE FURNISHINGS

Multipurpose furniture can save space and reduce clutter

By Heather Larson

FURNITURE PLAYS AN integral role in making your home a cozy, comfortable place where you want to spend time. For many, recent economic conditions have made downsizing a necessity; others want to live more simply and reduce their impact on the earth. Whether you fall into one of those categories or if you'd simply like to freshen your décor, multipurpose furniture may be the solution you've been looking for.

Finding pieces that serve more than one purpose saves money. For example, a sofa bed solves two problems: seating during the day and a place to sleep at night. If you bought both a sofa and a bed instead, the cost could soar.

Upstairs in her children's playroom, Costco member Annette Bagley of Ferndale, Washington, has a queen-size sofa bed, which easily transforms the room into guest accommodations.

Bagley also purchased multifunctional

The Costco Connection

Look for multipurpose furniture at your local warehouse this month, or year-round on Costco com

furniture to reduce clutter. Her family's entertainment console has doors that conceal the television when it's not in use and drawers for storing CDs and DVDs. Their coffee table also has storage for hiding odds and ends. "We bought these items so we could get as many uses out of them as possible," says Bagley. "Now that we have them, I can't imagine living without them."

Professional organizers like Monica Friel, founder of Chaos to Order, with offices in Chicago and Atlanta, recommend functional furniture for smaller spaces. "Place a dresser in the entryway, and instead of piling stuff on top, use the drawers for keys, mail, papers, loose change or whatever comes out of your pockets," says Friel, a Costco member. "If the dresser has a shelf on the bottom, put a basket there to store odd items."

Multipurpose furniture comes in all shapes and sizes. Ottomans with storage compartments offer seating, a place to rest your feet and somewhere to hide children's toys, books, blankets, etc. Small stools can work as side tables and seats. A butcher block easily transforms into a place to eat. When a multiheight table is at its lowest, it can hold drinks and snacks; raised, it can act as a dining table.

Modern furniture manufacturers have

also begun designing multifunctional pieces that display stored items, rather than conceal them. Mary Cox, interior designer and owner of Little Accent in Woodinville, Washington, discovered a thick, circular coffee table with holes drilled around the perimeter to hold wine bottles. You can also look for pieces such as a traditional bookcase to display family photos or knickknacks from your travels. No matter what you choose, Cox recommends searching for pieces that fit your lifestyle.

What to look for

Before looking for furniture, define how your family plans to use the space you are shopping for. Do you need storage, function or both? A piece doesn't have to be used for its intended purpose; use your creativity. You might have better ideas than the manufacturer, encourages Cox.

At the end of the day, make sure every item has a place. "If you still have clutter, then you need more storage space with closed drawers or doors to hide it," reminds Jennifer Jones, owner of Niche Interiors in San Francisco. "Look into living room tables with shelves or [put] baskets or boxes with lids on the bottom two shelves of a bookcase. Do what you can to keep clutter at bay."

Costco member Heather Larson frequently writes about lifestyle topics from her office in Tacoma, Washington.



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McKinley Power Motion Sofa and Power Motion Love Seat

Now, you can relax and immerse yourself in chocolate every day. The McKinley Power Motion Sofa and Power Motion Love Seat feature top-grain leather on all seating surfaces, as well as infinite reclining positions. Both

> pieces feature two push-button power recliners powered by a durable Okin motor (UL listed). Fully padded frames, highdensity foam cushions and sinuous spring suspension give both the sofa and love seat stylish comfort to spare.

Sold separately.

Sofa

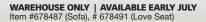
86" L x 39.5" W x 40.5" H (Fully extended 64.1")

Love Seat:

63" L x 39.5" W x 40.5" H (Fully extended 64.1")







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While many factors affect heart disease, diets low in saturated fat and cholesterol may reduce the risk of heart disease.





Tiny chia seeds pack a big punch

By Yael Grauer

DID YOU KNOW that the tiny black specks you sprinkle on the backs of Chia Pets are actually edible seeds? Chia seeds are a nutritional powerhouse, with a tasty, nutty flavor—though eating terra-cotta pets is not recommended.

"These tiny little seeds that people used in the past to just grow funny plants can give us a pretty good boost in nutritional benefits if we add them to our everyday diet," said Jennifer McDaniel, registered dietitian and spokesperson for the Academy of Nutrition and Dietetics.

The desert plant chia, or Salvia hispanica, is botanically related to mint. This plant's got history. Aztec soldiers consumed chia as part of their daily rations. Native American tribes such as the Chumash and the Tarahumara have long used it during distance running.

"They'd soak the seeds for a couple of

hours, and it'd turn into a gluey, gooey substance," McDaniel says. Then they drank the chia water, called chia fresca, for hydration. The seeds are highly absorbent, retaining up to 27 times their weight in water. This gelatinous concoction slowly releases its liquid, hydrating those who consume it.

Many now believe that the black seeds boost athletic power. "They give you a lot of calories, they go down easy and they don't disturb your digestion at all, which is perfect for running," says nutritionist Kurtis Frank, a researcher at Examine.com.

Unlike flaxseeds, their nutritional counterpart, chia seeds do not have to be ground into meal (although they are often ground for certain recipes; see top right) or kept refrigerated; they stay fresh a lot longer.

Nutritionally, chia seeds top the charts in

weight-loss coach at MyBodyTutor.com, adds chia seeds to egg white omelets for their health benefits. He points out that they're incredibly versatile: "You can put them on salads, add them to protein **shakes**, sprinkle them onto cereal or even mix them in yogurt." Dietitian Jennifer McDaniel likes to add about a tablespoon of chia seeds to oatmeal, pancakes and even peanut butter **cookies**. You can also substitute chia seeds for eggs when baking, an easy way to

in a food processor or coffee grinder. Replace each egg with a tablespoon of finely ground seeds and three tablespoons of water. Nutritionist Kurtis Frank points out that you can also substitute chia seeds for up to a quarter of the oil used in baking without significantly changing the flavor.-YG

> iron compared to flax, hemp, sunflower, pumpkin and sesame seeds. A quarter cup of chia seeds contains around 8 mg of iron. Chia seeds also boast world-class fiber content: 10 grams in a quarter cup. When it comes to calcium content, chia seeds (at 180 mg per quarter pound) come in second only to sesame seeds.

> Chia seeds are also rich in healthy omega-3 fats and contain more alpha-linolenic acid (ALA) than any other known plant. "ALA is anti-inflammatory, helps support the cell membranes and may stop cholesterol from getting too high," Frank says. ALA also supports heart health and lowers inflammation in the body.

> Chia seeds have proven health benefits, according to McDaniel: "Small studies showed that people saw improvements in blood pressure, inflammation and blood sugar regulation after 12 weeks of taking a little more than a quarter cup of chia seeds per day. Their nutritional profile helps lower certain risk factors."

> The conclusion? Eating chia seeds can provide a huge boost in your everyday nutrition. And you don't ever have to scrape them off the back of a terra-cotta statue. Those seeds haven't been approved by the Food and Drug Administration as food.

Yael Grauer is a freelance writer based in Minneapolis.

Nutritional attributes

Chia seeds contain a variety of nutrients, including:

- Alpha-linolenic acid, a healthy omega-3 fatty acid
- Calcium, which strengthens bones and teeth
- Fiber, which controls blood sugar level and maintains bowel health
- Iron, which is responsible for carrying oxygen to muscles and organs
- Magnesium, which supports a healthy immune system and maintains normal muscle function
- Protein, which is crucial for cell repair—YG

The Costco Connection Costco members will find a variety of healthy seeds and grains, including chia, flax, quinoa and more, at their local Costco.



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Questions about treating your pet – even your home or yard? Contact a product specialist at 1-888-987-4110.

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Hemochromatosis Awareness Month

HEREDITARY HEMOCHROMATOSIS is the most common genetic disease in the U.S., affecting as many as one out of every 200 people, according to the Centers for Disease Control and Prevention. Also known as iron overload disease, hemochromatosis occurs when a single gene mutation causes the body to absorb extra iron from food without an efficient means of excreting the excess. Over time, iron accumulates in tissues and organs, and the resulting damage causes other disease such as diabetes, arthritis, liver disease and heart disease.

The gene mutation that can cause hemochromatosis is most common among people whose ancestors came from Europe. Not all people with this gene mutation develop iron overload.

Early symptoms

Symptoms include the following and tend to occur in men between the ages of 30 and 50 and in women over age 50:

- Joint pain
- Fatigue, weakness
- Lack of energy
- Abdominal pain
- Loss of sex drive
- Weight loss
- Shortness of breath

Diagnosis and treatment

Most regular medical checkups do not include tests to measure the amount of iron in the body. For that reason, hemochromatosis is often not diagnosed in people who have the disease.

Blood banks do not screen for iron overload and hemochromatosis. They use hematocrit or hemoglobin readings prior to a blood donation, not the correct tests for iron overload.

If you think you have symptoms or if you have a close relative who has hemochromatosis, ask your healthcare provider to check the amount of iron in your blood. Genetic testing is also an option.

Treatment consists of taking blood from the arm, much like giving blood. Frequency of treatment varies from person to person. Patients can expect a normal life span if they are diagnosed and start treatment for hemochromatosis before organ damage has begun.

For more information, visit www.cdc. gov, www.diabetes.org or www.american hs.org (the American Hemochromatosis Society).—David Wight

STAYING HEALTHY ON THE GO

Tips for healthy travel

By Deborah Herlax Enos

BECAUSE I TRAVEL frequently, I must be resourceful to stay healthy. The night before a trip, I pack my favorite nutritious snacks, and I never get caught off guard. Well, almost never.

Last week was a bit of a whirl-wind and I was rushing to pack. I just grabbed whatever I could and stuffed it in my suitcase. It wasn't until I woke up to a growling stomach in my hotel room that I realized what I'd forgotten.

Just order room service, right? Well, it was a small hotel and the restaurant didn't open until the exact time I was scheduled to start my wellness seminar, a seminar that I knew wouldn't go well unless I had enough protein to keep me firing on all cylinders.

Fortunately, I can be rather persuasive when I'm hungry. I convinced the hotel manager to open the gift shop so I could grab a protein bar. When I returned to my room and found my glasses, I quickly scanned the label. Ugh. I had just ingested a day's worth of sugar. It was barely daylight.

I learned a good lesson that day: Even a nutritionist can get tripped up by foods that sound good for you but aren't.

Here are some of my favorite tips for healthy travel.

■ Pack high-protein, high-fiber and low-



Deborah Herlax Enos

sugar snacks for breakfast. I consider morning to be a danger zone. Why? Many people wait too long to eat breakfast. Research shows that early breakfast eaters may burn an extra 150 calories per day. Over a year, that's a lot of calories! The American Heart Association recommends that women keep their sugar calories to 100 per day and men to 150 per day.

**Keep your personal space bacteria free. You've probably heard that cell-phones have more bacteria than a toilet seat. Just imagine what's growing in high-traffic hot spots. That's why I travel with sanitizing wipes and hit the scariest areas: airplane tray tables, TV remote, light switches and the steering wheel of the rental car.

■ Keep on movin'—by eating enough fiber. Travel can affect the digestion of even the most ardent traveler. Staying hydrated (liquid helps to move food through the digestive tract) and eating enough fiber is key. Grab an apple from the breakfast buffet, ask for extra veggies on your sandwich or add beans to your salad. Every gram of fiber helps.

Deborah Herlax Enos is a certified nutritionist, author, corporate health speaker and board member of the American Heart Association.

Balancing the blues

"DEPRESSION CAN BE rooted in a number of problems, and those need to be addressed," notes psychologist and Costco member Gregory L. Jantz, author of *Overcoming Anxiety, Worry and Fear* (not available at Costco). "A holistic treatment approach, which may or may not include medication, helps people learn techniques to manage it," he says. He offers these tips:

Intellectual. Be aware of what you are reading and listening to, and seek to counter any negative input with positive influences. Try reading an uplifting book and setting aside time in your day to fill yourself up intellectually with constructive, encouraging messages.

Relational. Think of a person you really enjoy talking to, someone who makes you feel good about yourself or who's just fun to be around. Plan today to spend time with that person this week, even if it's just for a

moment or two. Make the effort to verbalize your appreciation for his or her positive presence in your day.

Physical. Physical activity is a wonderful way of promoting emotional health. Take a walk around the neighborhood. Stroll through a city park. The goals are to get your body moving and to allow you to focus on something other than yourself and your surroundings. Greet your neighbors, stop at the park and watch someone playing with his dog, or cheer at a Little League game. Intentionally open up your focus to include the broader world around you.

Spiritual. Take some time to nourish your spirit. If you are a member of a religious organization, make sure to attend services this week. If you are not, spend time in quiet reflection, meditation or prayer. Intentionally engage in an activity that replenishes and reconnects your spirit.







By Ben Bennett

WITH THE TEMPERATURE quickly rising, it may be necessary to change your daily beauty routine. The sun's heat, sticky humidity and drying treated pool water can do a number on your skin, hair and nails. We asked some of Los Angeles' most famous celebrity style-makers to fill us in on the season's hottest trends and share some of their "must-try" new product picks.

- "Spending time in the sun, in the pool and being active outdoors can all take a toll on your hair. It's important to replenish your hair with nourishment on a regular basis. I love hair oils because they really work to heal, revitalize, smooth and impart lustrous shine."
 - —Orlando Pita, hairstylist
- "Warm weather means less makeup, so sun damage, blotchy skin and acne scars are more visible than ever. For my celeb patients who want a brighter, more even complexion, I recommend using a dark-spot or hyperpigmentation corrector."
 - —Dr. Jessica Wu, dermatologist
- "Wearing mascara during summertime is a great way to look polished without wearing too much makeup. Try the new waterproof mascaras that have been reformulated so they

The Costco Connection

Costco carries a variety of high-end beauty items in select locations, including Pati Dubroff lip and eye crayons and Perfect Palette eyeshadow, Orlando Pita Argan restoring hair mask and Jenna Hipp mini nail kit. Costco and Costco.com also carry a wide selection of shampoos, conditioners, lotions, wrinkle creams and more.

are gentler on the lashes while staying in place at the pool or the beach."

-Mai Quynh, makeup artist

- "Glowing skin is always in fashion, especially during the summer months. Golden, radiant skin is easy to achieve with some of the newer bronzers that provide naturallooking color as opposed to the orangey shades of the past—and it's a lot safer than lying out in the sun. Skip the blush and go for the glow."
 - —Stephen Sollitto, makeup artist
- "During summer months, your hair should be carefree, not fussy. Beachy waves are loose and effortless and make any woman look sexy. This look is easy to achieve. The right product will create effortless texture that makes you look like

you spent the day seaside." —Adir Abergel, hairstylist

■ "I love layering soft neutral and brown shades in the summer for a softer, sultry nude eye look. The combination of earth tones in matte and metallic textures creates a beautiful hazy effect that looks perfect on all skin tones and is a sexy update to the standard smoky eye."

-Rachel Goodwin, makeup artist

■ "This season I'm inspired by the colors of summer fruits and flowers. I love lip crayons because they enhance your natural lip color. Crayons are so simple to use, and they are easy

to throw in your purse or your beach bag." —Pati Dubroff, makeup artist

- "Keeping skin protected from the sun isn't a trend—it's a must for my clients. Only broad-spectrum sunscreen that provides protection from both ultraviolet A (UVA) and ultraviolet B (UVB) [rays], 15 SPF or higher, can claim to reduce the risks of skin cancer and fight aging of the skin."
 - —Dr. Harold Lancer, dermatologist
- "I love bright jewel tones and punchy pastel shades during warmer months. Bright nails not only brighten your wardrobe, they can also boost your mood. As a bonus, they also tend to make pale skin appear more tan."

—Jenna Hipp, nail stylist

"I love bright jewel tones and punchy pastel shades during warmer months."

—Jenna Hipp

Ben Bennett is the creative director at HatchBeauty, a beauty products marketing company.

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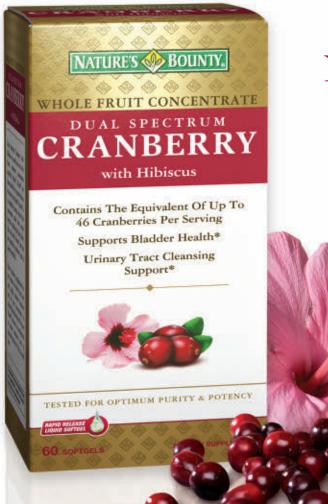
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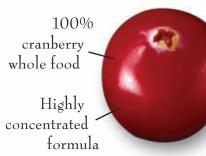
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Characteristic	Pacran*	Cranberry Extracts	
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Skins	V		
Flesh	V		
Seeds	V		
PACs	√	$\sqrt{}$	
Phenolics	1	$\sqrt{}$	√
Organic Acids	$\sqrt{}$		√
Fiber			
Sugars	V		V
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Reader's Digest | box set | educational |

available mid-July | Item #767174

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Reading the interactive way

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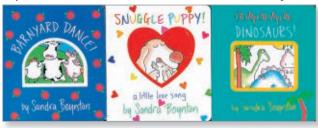
> curriculum-based questions and answers, and color workbooks cover exactly what kids need to know in each school year.

Pre-K-4th grade available.

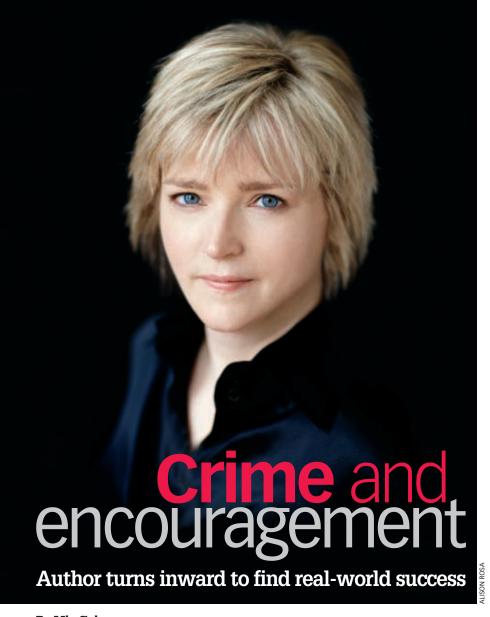
Paperback workbook | educational | available mid-July | Item #636043

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Hey! Three amazing Boynton books! Reading is fun with Sandra Boynton's beloved colorful characters, available in a three-pack.



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By Mia Geiger

AUTHOR KARIN SLAUGHTER has just returned to her Atlanta home after a short run—down her driveway. In her pajamas. "I was trying to beat the trash guy," she says, a little breathlessly.

Yes, even an internationally acclaimed best-selling author has to take out the trash. It's just part of the routine for Slaughter, who typically awakens at 6:30 a.m. and does 50 laps in her backyard pool before getting down to business.

The business, of course, is writing. More than 30 million of her novels are in print, translated into 32 languages. Slaughter's 2001 debut novel, *Blindsighted*, became the first in her series of crime fiction set in rural Georgia and starring pediatrician and coroner Sara Linton. In 2006, she added a second series to the mix,



Tablet or smartphone? Scan or click here to watch

Scan or click here to watch Karin Slaughter talk about Save the Libraries. (See page 5 for scanning details.) this time set in Atlanta and featuring state investigator Will Trent. In 2009, with *Undone*, she integrated characters from the first series into the second.

This month, her 13th thriller, *Unseen*, hits the shelves. Here, Trent is undercover trying to bust a drug operation. His girlfriend, Linton, is unknowingly brought into the fold while also forced to face her nemesis, Detective Lena Adams. The story melds several Slaughter trademarks: brutal crimes, loyalty and betrayal, suspense and multiple twists. While graphic violence is depicted, it's secondary to the relationships between characters and the motivations of criminals.

Why specialize in the crime genre? "I always read it. I love crime fiction," says Slaughter, who studied Renaissance poetry at Georgia State University but left to start a company that created and sold corporate signs before focusing on writing full time. "Some of the best books in the world have crime in them, whether it's *Crime and Punishment*, *Gone with the Wind, The Great Gatsby*. Crime is the great leveler in storytelling.

arts & entertainment

"I'm very interested in the psychological aspects of criminals and crime and why people do the things they do," she says. "I'm not interested in how many people can I kill in this book and have my character make a wry comment about it. I'm interested in how crime affects people, being on the other side of crime, how it impacts communities."

Slaughter, 42, first developed a taste for writing as a child who loved books. "I grew up in the library," she tells *The Connection*. "My dad made sure every weekend I was at the library, and I was allowed to check out seven books and read them and bring them back and get seven more. The librarians introduced me to literature and science fiction and Nancy Drew and V.C. Andrews. They introduced me to different worlds."

See page 59 for Karin Slaughter's humorous take on character research at Costco (a Connection exclusive).

As an adult, while working jobs ranging from exterminator to painter, she wrote numerous novels in various genres. None were published. But a historical fiction book spurred editors to comment that while they disliked her story, they liked her writing. Already enamored of crime novels, Slaughter embraced the positive feedback and found her niche.

In between writing novels, she devotes time to Save The Libraries, an organization she founded in 2010 that has raised about \$250,000 for public libraries.

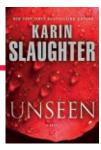
Soon, Slaughter will be even busier: She recently sold the rights for her *Grant County* series to become a television series and for her *Will Trent* series to become television feature films. She'll co-write scripts for both. She's also writing her next book, *Cop Town*, a new series set in the '70s in Atlanta, featuring two female novice police officers.

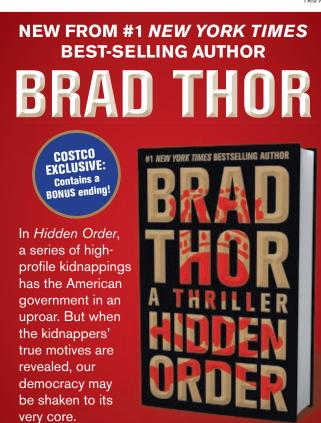
The Jonesboro, Georgia, native has come a long way from answering "writer" when her kindergarten teacher asked the class what they wanted to be when they grew up. "I had no idea," she says of how popular her books would become. "When you write that first book, all you care about is getting published and seeing that book on the shelf at your local store. You don't think beyond that. I'm very conscious every day of how lucky I am."

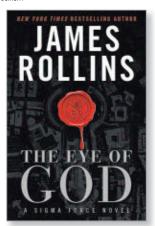
Mia Geiger is a freelance writer in the Philadelphia area.

The Costco Connection

Unseen is available in most Costco warehouses.







An apocalypse is prophesized

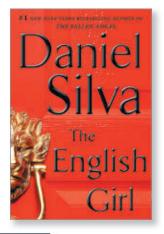
Commander Gray Pierce and the Sigma Force must unearth a truth that is tied to the fall of the Roman Empire, a mystery that is older than Christianity and a mysterious weapon that holds the fate of humanity in James Rollins' latest thriller, *The Eye of God*.

HarperCollins | hardcover | fiction | on sale June 25 | Item #389116

Scan or click *The Eye of God* for video (see page 5).

The game of shadows

Art restorer and master spy Gabriel Allon enters a deadly game where the rules are indistinguishable and the only thing that is more dangerous than his enemies is discovering the truth. *The English Girl* is the new page-turner from Daniel Silva.

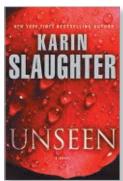


HarperCollins | hardcover | fiction | on sale July 16 | Item #389100

Fashion Week in Paris

Magical things happen during Fashion Week, and gifted, wealthy designer Timmie O'Neill can't help but feel the electricity when she meets an intriguing Frenchman who comes to her rescue in *First Sight*, Danielle Steel's latest novel.





Hardcover • fiction

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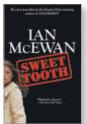
Old demons return

Agent Will Trent finds himself undercover as a motorcycle-riding ex-con and two investigations collide in a conspiracy that straddles both sides of the law. Don't miss Karin Slaughter's *Unseen*.

Delacorte Press | hardcover | fiction | on sale July 2 | Item #390016

Jo Nesbø's first thriller

The shocking murder of a 23-year-old celebrity leads inspector Harry Hole to discover that it's just one in a string of unsolved killings. And no one is safe—least of all those inspecting the case.



Vintage Anchor | paperback | fiction | on sale July 2 | Item #389726

NESBØ THE BAT

Vintage Anchor | paperback | fiction | on sale July 2 | Item #389967

bibliophile is chosen to infiltrate the literary circle of a young writer in an effort to persuade him to align with the government. When she begins to fall for the man, Operation "Sweet Tooth" is in danger of being compromised.

A shocking truth A mysterious note

A mysterious note changes everything for FBI agent Dillon Savich and his partner, Lacey Sherlock, as they investigate the shooting of one of their own—a keeper of justice. The truth can be dangerous in *Backfire*, an FBI thriller from Catherine Coulter, now in paperback.

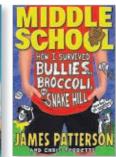


Berkley | paperback | fiction | on sale June 25 | Item #389700

New from James Patterson



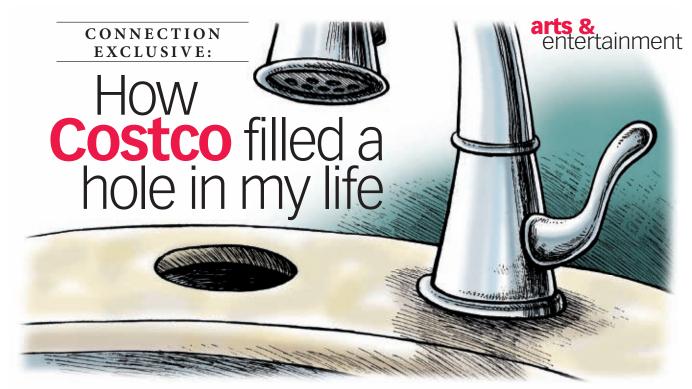
Hachette | hardcover | fiction | on sale June 24 | Item #773554



Hachette | hardcover | fiction | on sale June 24 | Item #377447

Trust no one

An attractive



In this Connection exclusive, author Karin Slaughter (see her interview on page 57) sheds light on how she has to learn in order to educate her characters. While the results look great in print, she humorously explains how the information binges can take a toll on her wallet.

By Karin Slaughter

MY KITCHEN FAUCET died on me. For a normal person this would be a mild irritant, but for me it ended up being a slippery slope. To make a long story short, in order to get the new faucet I wanted, I ended up with an extra hole in my countertop. My options were limited: Buy a new countertop or fill the hole with a soap pump.

So, I chose to get a soda gun.

Like most authors, I always try to look at new experiences through the eyes of my characters. Unfortunately, this does not mean I can write off my entire life on my taxes, but it does fill my brain with lots of useless knowledge that has no practical application. Case in point: When a short story I was working on began with the line "Will Trent stared at the flashing red button on the frozen Coke machine," I knew I had to make myself conversant with frozen Coke machines, which led me to all kinds of websites about soda machines, which led me to soda guns like the kind they have at bars that dispense six different sodas with the press of a button, which in turn put it in my head when I had that extra hole in my countertop that its round shape was perfect for a soda gun.

See? Slippery slope.

The problem with soda guns is that you need boxes of syrup to supply them. You would think that in Atlanta, where I live, boxes of Coca-Cola syrup would be growing out of the ground, but that is not the case. After a quick Internet search, I found that it is unanimously agreed by soda dispenser owners across the U.S. that the best place to get syrup boxes is Costco.

I have been in my fair share of Costcos during book tours, but I'd never been there as a shopper. This is not to say that I did not avail myself of free samples (I am a human being, after all), but I had never had a membership before. From the moment I joined, I found myself wondering how on earth I'd ever managed without it.

That first trip was mind-boggling. Holy crap! Have you seen those prices? Furniture, bedding, lighting, giant TVs. Yes, yes, I know I was there to buy syrup, but doesn't everyone need a 60-inch LED smart TV, especially if it's almost \$400 off? And what about that surveillance system I've been wanting so I can watch my cats when I'm away? Or that beautiful side table that would look perfect in my living room?

It was then that I saw the faucets. Not just any faucets—my faucet, the one I'd just paid eleventy billion dollars for that was painfully cheaper at Costco.

I'm not going to lie. This was a heavy blow, even though I'd saved roughly the price difference with just one trip to Costco. But life is full of lessons, and I had free samples to raid before the warehouse closed.

As I left the building, I marveled at all the bargains I'd gotten, as well as the fact that the sun had been out when I first entered the warehouse. It wasn't until I was getting into my car that I realized I had forgotten something. Syrup.

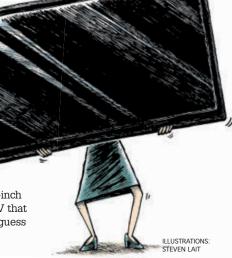
Fortunately, Costco's customer service is the one thing they never discount. A kind woman let me back into the store, and then when I realized there wasn't enough room in my car for all the syrup boxes, she reminded me that they would be open again in the morning.

Which is how I ended up buying a 60-inch TV the next day. It's exactly the kind of TV that Will Trent would want for his house, so I guess you could say it's for research.

See? Slippery slope.

From the moment I joined, I found myself wondering how on earth I'd ever managed without it.

-Karin Slaughter





Book buyers' picks

NONFICTION

Cooking Light Way to Bake, from Oxmoor **House.** To know me is to know that the three big loves in my life are my husband, my dogs and baked goods. But a little baked-good love can go a long way, calorie-wise. With more than 700 full-color photos, this book explores the science and nuances of good baking. From the perfect pie crust to flaky biscuits, this is an indispensable guide to baking success. What these recipes lack in sugar and fat, they make up for in flavor and satisfaction. Cooking Light Way to Cook Vegetarian and *Cooking Light Way to Cook* are also available.

—Shana Lind-Stowers, assistant buyer, books

FICTION

Laura Lamont's Life in Pictures, by Emma Straub. In 1920, young Elsa Emerson is a pretty blonde who loves the attention she gets when acting on stage. When tragedy strikes before she's out of her teens, Elsa marries and heads to Los Angeles. Irving Green discovers her,

and encourages her to become a brunette and change her name. Irving becomes her great love, and she goes on to become an Academy Award-winning actress.

For most of us, the 1920s might as well be the 1820s because that decade seems so very distant from contemporary life. Even so, Straub's novel does a great job of showing how one woman wrestles with balancing family, career and personal happiness, all while trying to remain true to herself.

—Beth Alley, inventory control specialist, books

Hidden Order, by Brad Thor. Brad Thor is consistently on my list of go-to authors for page-turning thrillers. And summer is my favorite time of year to reach for one of his well-plotted books with twists and turns that unfold at breakneck speed.

In this novel, a series of high-profile Washington, D.C., kidnappings has the city in a panic. As the victims begin to turn up dead and the ransom demand is made public, panic turns into terror. With the United States on the verge of collapse, covert counterterrorism operative Scot Harvath is summoned to Washington, D.C., to untangle a web of conspiracy centuries in the making.

-Scott Losse, inventory control specialist, books

JUVENILE

Daring Dinos, Jolly Jungle, The Very Funny Frog and The Very Silly Shark, by Jack Tickle. Who doesn't love pop-up books? The fun and silly rhyming texts and the colorful pop-up images will delight every child who opens these titles by the aptly named Jack Tickle. Sturdy enough to withstand curious little hands, these books are sure to delight young children while introducing them to a variety of dinosaurs and land and water animals.

—Lindsay Bubitz, assistant buyer, books



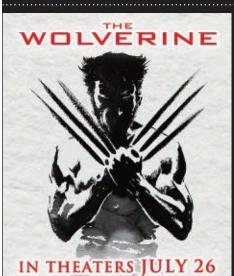












Receive good to see The Wolverine, coming to theaters July 26!

Scan or click the image of *The Wolverine* to watch a trailer (see page 5).

Up to a \$10 value. At participating theaters. Ticket offer expires September 30, 2013. While supplies last. Internet access and printer required to redeem. Hollywood Movie Money is marketed by Quantum Loyally Solutions, Inc. Issued by MetaBank*, Member FDIC.

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Success at the door

Debut novelist spins fiction from the familiar

By Stephanie E. Ponder

CAROL RIFKA BRUNT didn't set out to write a coming-of-age novel. In fact, Tell the Wolves I'm Home, Brunt's debut novel and this month's Book Buyer's Pick, began as a short story that ended up growing to more than 350 pages.

"I'd been writing short stories and playing it

safe," she tells The Connection from her home in Devon, England, where she's lived with her husband and three children for more than seven years. "There's only so successful a short story can be. Even if it's in The New *Yorker*—and that's the pinnacle—there are still just a handful of people who are going to read it.

'Maybe that's something about getting older. You suddenly think, 'Maybe it would be kind of nice to have people read what I spend ages and months and years writing."

The New York native got a nudge to go long in the form of a writing mentorship program that let her turn in 20,000 words, three times a year, for a novelist to read.

So, Brunt continued to work with the family she'd originally created: two sisters, parents and a dying uncle. She explains, "The characters just kept opening up more and more. I really didn't know a lot of where it was going to go."

Three years later she had a completed novel. In it, 14-year-old June Elbus narrates the story that begins shortly before the death of her uncle, Finn, from AIDS. Finn is not only June's favorite person, he is also the person who seems to best understand her. Brunt set the novel in the late '80s, when AIDS and its transmission loomed large as a silent and misunderstood specter. June first encounters Finn's partner, Toby, at her uncle's funeral. Longing to keep a connection to her uncle, June forms a tentative

friendship with Toby, who has been shunned by the rest of her family.

"I didn't know it was AIDS; I didn't know Toby was even going to be there. I didn't know it was going to be that friendship story," says Brunt of her writing process. But once she realized Finn died from AIDS and there was someone else in his life, she says, "I think that's what really blew the novel open."

To create June's world, filled with the woods near her school, the Cloisters in New York City and places in between, Brunt called on her child-

hood in suburban New York.

"As it was a first novel, the last thing I wanted to do was write a coming-of-age novel set around where I grew up, because that's a pretty cliché situation," she says. "I struggled with setting it there because I knew it would be perceived as being more biographical than it actually is. Then, as I was writing, it was actually such a pleasure to call on those memories and that place."

Brunt adds that none of the story is her personal story. Not June's parents, house or town. "June is a lot bolder than what I would have been. There's no one even remotely like Finn or Toby in my life," she explains.

Apparently Brunt found the right combination of scene-setting and storytelling, as Tell the Wolves I'm Home made several "Best of 2012" lists, including those compiled by The Wall Street Journal, Kirkus and Booklist.

These days Brunt is staring down two choices for her second novel. And although she's already written one book, she jokes about wishing she'd left a trail of crumbs to serve as a guide for the second book. She shares that while she did save "some files where I rambled on, just talking about the process to myself," it's not as much of a map as she'd like.

She muses, "Sometimes I actually stand here and think, 'How did I get from that 700-word short story to this full novel that actually makes sense and people seem to want to read?' For the book to be where it is now, like at Costco, it would have never crossed my mind."



Carol Rifka Brunt

Signed book giveaway



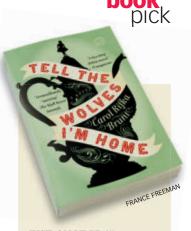
Tablet or smartphone?

Scan or click here to enter the giveaway in our digital newsstand and online editions. (See page 5 for scanning instructions.)

COSTCO HAS 50 SIGNED COPIES of Carol Rifka Brunt's Tell The Wolves I'm Home to give away. To enter, go to Costco.com, search for "JulBookPick" and follow the instructions. Or print your name, address and daytime phone number on a postcard or letter and send it to: Carol Rifka Brunt. The Costco Connection, P.O. Box 34088, Seattle, WA 98124-1088.

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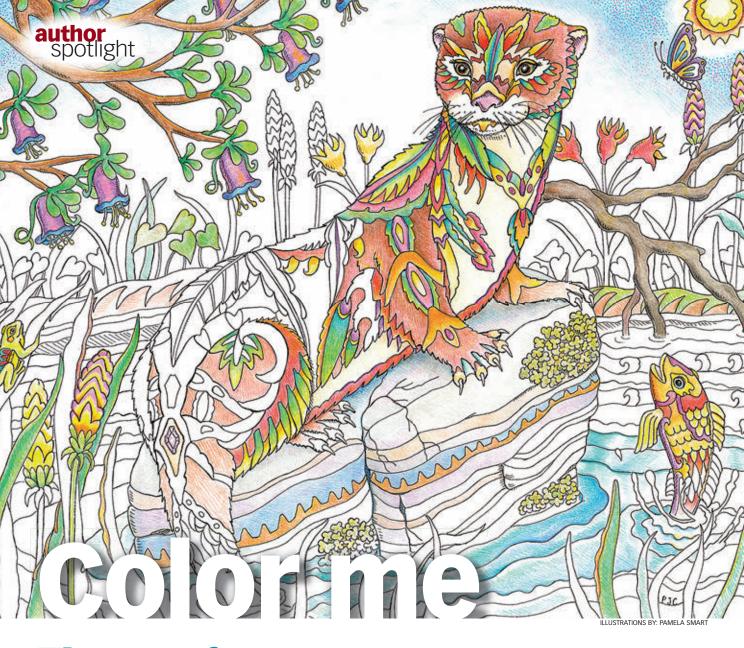
JUST ONCE I'D like to use this space to say nothing more than "Trust me, you'll love it." If I can't say those words about this month's Book Buyer's Pick, Tell the Wolves I'm Home, by Carol Rifka Brunt, then I likely never will. This coming-ofage debut novel deals with love, death, growing pains and so much more.

When 14-year-old June Elbus' uncle—and favorite person in the world—dies too young, she struggles to make sense of the world she knows. In doing so, she learns certain ideas she held as truths are anything but reality.

The bottom line is that Tell the Wolves I'm Home is packed with real emotion and characters that, if they don't tap into someone you used to be, will at the very least make you think of someone you once knew. Trust me, you'll love it. (Available now, Item #778217)

For more book picks, see page 60.





The art of filling in the details

By J. Rentilly

LIFE IS ONLY rarely a black-and-white proposition, but in Costco member Pamela Smart's *Color Me Your Way*, full of 26 exquisite, intricately detailed pen-and-ink animal portraits, it is exactly that: Readers can color Smart's world, full of dolphins, elephants, bobcats, squirrels and seals, in whatever ways they fancy.

"Somebody once asked me, 'How can you let people mess with your art?'" says the 55-year-old Smart, who's been drawing animals since childhood. "The truth is, I love what people are doing with these pictures, and for some of them, the coloring is actually changing their lives for the good. As an

artist, I'd rather be inspiring than intimidating, anyway. My drawings are an invitation, and it's beyond my dreams how many people have taken that invitation."

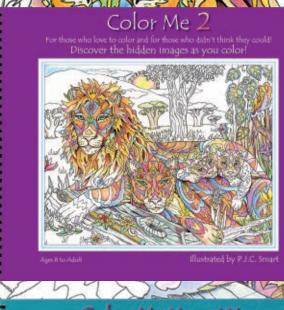
Indeed, Smart's coloring books—including *Color Me 2* and *Color Me 3*—are not just for preschoolers, and have been widely adopted by senior centers, children's hospitals and veterans centers. "Coloring relieves stress for people. It can be so therapeutic to just sit there and color and do what's in front of you," says Smart. "I recently received a call from a gentleman who's going through radiation therapy, and he says that coloring is the only thing that's getting him through chemotherapy."

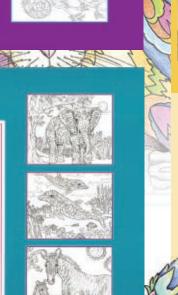
Smart, inspired by her artist mother and frequent trips to art museums, began merging her love of M.C. Escher, Salvador Dalí and the Renaissance masters as a very young child, creating ornate drawings she would duplicate and sell. A trademark of her work is the meticulous detail, which is not by accident. "We live in a society where everything

is so instant and everyone's after instant gratification. I thought, my favorite old masters took the time to portray perfect details, so why can't I?" she says.

Though *Color Me 3* includes human forms for the first time, including some particularly captivating Vikings, Smart's raison d'être has always been drawing animals. "When I was really little, I could never decide if I wanted to be a veterinarian, because I loved animals so much, or if I wanted to be an artist," Smart says. "So I kind of combined them both, and that's worked out really well."

Each illustration takes Smart approximately one week, working "sunup to sundown," beginning with a research period where she studies other renderings of the animal subject she intends to draw, to avoid duplication. From there, Smart sketches with pencil, usually quite spontaneously, sometimes drawing on images that come to her in dreams. "It's about staying open and accessing my childlike imagination," she says. "Sometimes I find myself giggling with ideas."







Name: Pamela Smart Member since: 2002

Contact: www.colormeyourway.com;

Facebook: ColorMeYourWay

Products at Costco: Color Me Your Way, Color Me 2, Color Me 3

Comments about Costco: "I was so happy when Costco built a store in Nampa. I shop there every week. We just bought our pool there for the summer. The people there are

some of the friendliest people, and they all know me by name—and they did even *before* my books were published!"

Once she has penciled the image, often including hidden images within the main picture, she inks and finalizes the picture.

"Ideas just build upon each other," she says.

Her hard work has paid off in spades. Since publishing her first 200 copies in spring 2011, Smart, who has four biological children and has also provided short-term housing for dozens of troubled youths through the years, has sold some 60,000 copies of the first two books. Were it not for a stroke of unexpected fortune, it's possible the world would not yet know of her gifts. "Like many Americans, my husband and I were hit hard by the economic downturn a few years back, but I continued to draw away, and one day my husband called me from the gas station, giggling like a little

Connecting

To download and print a sample illustration of Pamela Smart's bighorn sheep to color, visit http://bit.ly/july2013color.

kid," she says. "He'd won \$250,000 on a lottery scratch ticket. And that allowed us to print the book and get it out there."

After Smart sold the first runs of the book "hand to hand, and out of my car," *Color Me Your Way* eventually caught the attention of managers at her local Costco in Nampa, Idaho, where she shops once a week. The book was stocked in two warehouses to start, then additional warehouses, and then, she says incredulously, "It just kind of took off, and now we're going into nearly every Costco in the country."

While Smart considers a fourth volume of illustrations, she devotes a good deal of time to connecting with fans via Facebook and email. "The letters I get from people about their experiences with these books have been so moving," she says. "I did these books because they were in my heart, and I wanted to express that, and now my heart is more full than I ever could have dreamed."

J. Rentilly is a Los Angeles-based writer.





By Steve Fisher

THE NAME Acorn Entertainment may not be familiar to you, but there is a good chance that many of its shows are. The company brings quality entertainment from international outlets to American television screens. Costco often features collections from Acorn, and July is no exception.

The Connection spoke, by phone, with stars from three of Acorn's collections: Foyle's War (England), Jack Taylor (Ireland) and Miss Fisher's Murder Mysteries (Australia).

Miss Fisher's Murder Mysteries

Australia gives us a mystery series that breathes new life into the genre. This one began life as a series of novels by Australian author Kerry Greenwood. Murder mysteries are a staple of television all over the world, but finding a fresh approach is usually the key to success. And the lead character, the Honourable Miss Phryne (pronounced "Fry-nee") Fisher, is that key. She is portrayed, in mesmerizing fashion, by Essie Davis.

Davis says, "It's a murder mystery with a completely different angle. It's sexy and it's a romp. And it has a really strong role model in a strong, crazy female who's a bit like a cross between a superhero, James Bond and Indiana Jones."

The year is 1928. The setting is Melbourne, amid jazz clubs and art galleries and other bastions of high society, as well as low-lifes. Fisher has returned to her native Australia after years in Europe as a nurse in World War I, an artist's model in France, and more. She is worldly, smart and vivacious, and supremely skilled at action in high heels.

"There's even a bit of roof walking in high heels," Davis laughs. "There's lots of climbing of buildings, I do a lot of break-ins, I speak a lot of languages, I fly a plane and drive a Hispano-Suiza, all in high heels."

But in addition to the style and high jinks, Fisher has a serious side. She became a detective because of a family tragedy. "When they were young girls, her sister disappeared from her side inside a circus tent," Davis explains. Fisher returns to Australia to keep the man accused of killing her sister in prison, and find out what he did with her.

The serious subtext complements but doesn't deter the humor and fun. And it's all embodied in Miss Phryne Fisher. Davis says, "She's the woman that every woman would want to be and every man would

Foyle's War

Detective Chief Superintendent Christopher Foyle (played by Michael Kitchen)—a World War I veteran—is forced to see World War II from the home front, uncovering criminals taking advantage of wartime confusion. A quiet, unassuming man with strong personal morals, yet somewhat progressive in his attitudes, Foyle, who does not drive, has a personal driver named Samantha "Sam" Stewart, who is usually not content to wait by the car while Foyle does his work. Sam is played by Honeysuckle Weeks (yes, that's her real name).

ACORN/RLJ ENTERTAINMENT

In the beginning, "I was basically just a glorified chauffeur," Weeks explains. "It was a case of 'Yes, sir, no sir, three bags full sir ... oh there's been another murder, sir.' My character was kind of light relief. She was, frankly, incompetent. But she's learned from Foyle to be a little more subtle in her methods."

To prepare for the role, Weeks would go



Tablet or smartphone? Scan or click the photo above to watch a Miss Fisher's Murder Mysteries preview. Scan or click here for a *Jack Taylor* preview. (See page 5.)

to London's Imperial War Museum and listen to recorded conversations from the era. The show's attention to period detail, from authentic sets and props to the costumes, also helped her to create her character.

"For me, putting on the uniform made most of my job done. Because the nature of the way it's paneled and things makes you stand up straighter. And the underwear," she chuckles, "is functional, utilitarian and affects the way you stand and think about yourself. It really helps."

Weeks also pays tribute to Kitchen, saying he's the actor's actor. "He can just make something of a scene," she emphasizes. "He's a consummate professional, and I've learned more than I could ever have dreamed of learning from him."

Jack Taylor

From Ireland comes a TV series based on crime novels by Irish author Ken Bruen. Iain Glen, recognizable to many Americans from his roles as Sir Richard Carlisle on *Downton Abbey* and Jorah Mormont in *Game of Thrones*, plays the title character. Taylor is a former officer with the Garda Síochána (Irish national police) who becomes a private investigator, fighting the good guys, the bad guys and himself along the way.

According to Glen, the series follows the



books as much as possible. "Ken Bruen is a wonderful crime-thriller writer, and we definitely try and retain the tone of his novels and try and steal as much dialogue because he's a brilliant writer of dialogue. We've played with it a bit, but I hope it's been very faithful to the flavor."

Bruen himself is wont to show up when they're filming. "Galway's a fairly small town and we film in all the original locations that Ken uses in the books, the real locations, be they pubs or sea walks or churches or squares," Glen explains. "That's where he lives, and Ken would suddenly turn up and say, 'Hi, how you doing?' He is always very sweet and complimentary, saying, 'Ah, you're my perfect Jack.'"

Glen says, "I would describe [Jack] as a rough diamond. A man who is very solo,

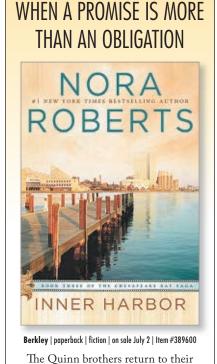
who's had a troubled upbringing ... he's very isolated. But he has a very strong moral core and he's determined to fight for his sense of justice and take on causes and fight for the less powerful within society."

Glen admits the show is "very particular to Ireland and this part of Ireland." But he adds, "I always believe that if you are faithful in being local, then paradoxically you become universal and it can be enjoyed and watched all over the world."

The Costco Connection

Find Miss Fisher's Murder Mysteries, Foyle's War and Jack Taylor, as well as other great television programs, on DVD at your local Costco warehouse.





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13FX1004 6/13



By Erik J. Martin

ARE YOU RELYING on a professional to ensure a foolproof pool? Maybe it's time to stop paying big bucks for routine maintenance tasks you can learn to do yourself.

Jason Linhart did, and he saves up to \$1,000 a year. Six years ago, Linhart bought a house with a large in-ground pool that had defiantly turned green. He hired three different pool service companies to evaluate the problem; they all suggested expensive remedies that he found unacceptable.

"I figured, how hard can it be to fix the problem myself? So I started doing research and surfing the Internet. I learned that you really can do better yourself [by investing] only a couple minutes a day on maintenance," says Linhart, who recommends visiting the forum and tutorials at www. TroubleFreePool.com.

Tom Gamull, a Costco member in Atlanta with an in-ground pool, says he was spending \$200 monthly on professional maintenance and as much as \$300 for chemicals. Now that he's become a do-it-yourself pool owner, he saves as much as \$450 a month.

Aside from cutting costs, another advantage of DIY maintenance is "having enough knowledge that, if something goes wrong and your pool service isn't available, it's possible for you to take care of the issue," says Sal Paldino, vice president of Pool Services Technologies Inc. and a Costco member from Escondido, California.

At minimum, it's important to understand how your plumbing and equipment work, as well as the basics of water chemistry, says Willan Johnson, founder and CEO of VivoPools, a pool maintenance provider with headquarters in Monrovia, California. That means testing water regularly via easy-to-use strips or dropper kits and,

The Costco Connection

Members will find pool-cleaning chemicals, including chlorinating tablets and shock solution, at Costco and on Costco.com.

based on your pool's water volume, adding sufficient amounts of chlorine and other chemicals necessary to prevent bacteria and algae from forming (see sidebar for tips).

Whether you buy chlorine in granulated, liquid or tablet form, "it's not the brand that's important but the product's active ingredients and overall amount of available chlorine. At least 90 percent is preferred," notes Johnson. He says the simplest route is to buy compressed trichlor tabs that include three needed chemicals in one: chlorine, a stabilizer and an acidic compound. You'll also need shock (highly concentrated chlorine) to quickly raise your pool's chlorine levels every week or two and after pool parties and heavy rains, and, if yellow-green stuff starts to grow, an algaecide.

If you live in a seasonally colder climate, it's probably best to hire a pro who can teach you how to close the pool for the winter and reopen it next year yourself. For in-ground pools, winterizing requires purchasing an air compressor to blow water out and add antifreeze to your plumbing lines, draining about a third of the water out, adding shock and installing a winter tarp.

"If you are closing an aboveground pool, also drain half the water out in the fall if you live in the North and place a floating inner tube in the middle to absorb the expansion of ice," suggests Jeffrey M. Schulte, the Indialantic, Florida–based author of How to Clean and Maintain Your Own Swimming Pool (CreateSpace, 2012, not available at Costco).

Lisa Sleezer, owner of Maddy's Pool Supply & Service in Gilbert, Arizona, says there are many free and valuable resources owners can turn to for training and troubleshooting, including local pool stores and online forums.

"Owners can also read books and watch YouTube videos, but they need to make sure those resources are intended for their climate and environment," she says.

Costco member Erik J. Martin is a Chicago-area freelance writer.



WANT TO POCKET more green without turning your water green? Get in the habit of performing these pool chores yourself.

DAILY

Add chlorine and other chemicals as needed, preferably after the sun has set for maximum potency.

Run the pool filtration system at least six to eight hours a day to filter every gallon at least once daily. (If electricity rates are cheaper after sundown, run it overnight.)

Empty the skimmer and pump baskets.

WEEKLY

Test the water's pH (goal: 7.4 to 7.6), alkalinity (goal: 80 to 120 ppm), cyanuric acid (goal: 30 to 70 ppm) and chlorine (goal: 2 to 4 ppm) levels and adjust the chemicals you administer accordingly.

Brush down and vacuum the pool's floor and walls to prevent dirt and scale buildup and algae growth.

Be sure the filter is running at the recommended pressure; backwash to flush the system and decrease pressure.

ANNUALLY OR AS NEEDED

Have your water chemistry professionally tested (free at many pool stores).

Drain your pool, thoroughly clean it and replace with fresh water.

Inspect and diagnostically test your pump, motor, filter, and electric and plumbing systems; follow manufacturers' recommended maintenance schedules for replacing seals and gaskets, lubricating O rings, and changing and cleaning filters.

Consider replacing an older pump with a new variable-speed pump that can save hundreds on your electric bills every year.—*EJM*





MEDIA BAKERY

The ultimate picnic

Creating a memorable outdoor feast

By Laura Langston

EVERYBODY LOVES A picnic. When the weather is warm and the sun is shining, we naturally think of packing up the cooler and heading for the beach or the park. Enjoying a picnic with friends and family is laid-back and fun. It's also an economical, easy way to add a festive note to summer.

While picnics are no-fuss affairs, you'll want to do a little planning first to make them even more foolproof.

The right location adds to the charm, but only if you're not too tired when you get there. You'll likely carry everything in to your picnic site. If it's a significant walk from your vehicle, keep your load light. Ensure that the site allows for cooking equipment if you plan to cook when you arrive. And check the weather forecast a few days ahead of time; rain can wash away the best of plans.

Gather supplies. You'll want blankets or folding chairs for comfort, a tablecloth for the picnic table (or a portable table) and two coolers (a beverage cooler that you'll open and close often and another cooler filled with ice and food that stays shut until it's time to eat).

Set the tone with plates, cutlery and glassware. A romantic picnic for two might call for beautiful plates, wine goblets and a decorative centerpiece, while plastic utensils and colorful paper plates are more practical for a family get-together. Remember the bug spray and sunscreen, and don't forget trash bags, paper towels, hand sanitizer and wet wipes.

Food is a big part of any picnic. Just about anything goes, says Angela Fraser, associate professor and food safety specialist at Clemson University in Clemson, South Carolina, "as long as you follow proper preparation methods at home, transport food safely and keep it at proper temperatures when you're outside."

By nature, most picnic foods are simple and easy to eat out of hand: fruit and cheese, sandwiches, cookies, wraps, veggies and dip. Fraser recommends preparing what you can at home first. Chicken, for example, can be cooked and chilled ahead; salads and desserts can be assembled and chilled. Raw meat can be partially prepared.

"If you're cooking burgers, form the hamburger patties, put them in sealed plas-

tic containers and immerse that leakproof container in ice for transport," Fraser says. And avoid cross-contamination: Don't put cooked food back in a container that held raw food.

Some foods are more prone to spoilage than others. The U.S. Public Health Service classifies moist, high-protein and/or low-acid foods as potentially hazardous under the right conditions. These foods include dairy, meat and poultry, seafood, soy protein and sprouts, so take extra care with them. Low-hazard picnic foods include processed juices, bread, cakes, cookies and most fruits and vegetables. "Cut leafy greens are potentially hazardous too," Fraser says. "And be careful with cut melon or figs; they should always stay cold."

The Costco Connection

Costco warehouses carry all of the ingredients for an unforgettable summer picnic: coolers, storage containers, bug spray, disposable dinnerware and, of course, a variety of outdoor-friendly fare.



Oven "Fried" Chicken

6 single chicken breasts, bone in, skin on, cut in half crosswise 6 chicken thighs, bone in, skin on

4 tablespoons cooking oil

Cooking oil spray (or 1/4 cup butter)

Marinade

- 1 quart buttermilk
- 1 teaspoon paprika
- 1 teaspoon salt
- 1 teaspoon garlic powder
- 1/4 teaspoon cayenne pepper

- 4 cups panko (Japanese bread crumbs)
- 21/2 teaspoons salt
- 1 teaspoon powdered thyme
- 1½ teaspoon paprika
- 34 teaspoon powdered mustard
- 1½ teaspoons garlic powder

Mix buttermilk, paprika, salt, garlic powder and cayenne pepper. In a large bowl, pour buttermilk mixture over chicken. Stir, cover and refrigerate for a minimum of 4 hours or overnight.

Preheat oven to 400 F. Grease a large baking pan with 4 tablespoons cooking oil. Set aside.

Place panko, salt, thyme, paprika, powdered mustard and garlic powder in a large bowl. Mix thoroughly. Remove 1 cup of the coating mix to a smaller bowl. Using tongs, lift the chicken, piece by piece, and dredge it through the coating in the smaller bowl, using your hands if necessary to make the crumbs adhere. As the crumbs in the smaller bowl reduce and start clumping together, refresh them with the coating mix from the bigger bowl. Place chicken pieces, skin side up, on the baking sheet. Gently spray the top of the chicken with cooking oil (to encourage browning) or lightly drizzle the chicken pieces with melted butter. Bake for 45 to 60 minutes, until the chicken is golden brown and thoroughly cooked.

Chill the chicken, uncovered, overnight in the refrigerator. This helps keep the chicken crisp. Pack in rigid plastic containers, placing a piece of wax paper, parchment paper or food-grade brown paper between the top of the chicken and the lid. Transport in an ice-filled cooler to the picnic. Serves 6.

Perishable food should be surrounded by ice and kept in a cooler until serving time. For good air circulation, the cooler should be 75 percent full of food and 25 percent full of ice. Transport the cooler in the car, where it's airconditioned; don't put it in the trunk, where it's too hot. When you get to your picnic site, put the cooler in the shade if you can.

Keeping food at proper temperatures is critical for food safety. The U.S. Food and Drug Adminstration's (FDA) food safety site (www.fda.gov) recommends storing cold, perishable food at 40 F or lower and hot food at or above 140 F until serving time. Picnic food should never remain in the danger zone of between 40 F and 140 F for any more than two hours (one hour if outdoor temperatures are above 90 F), the FDA says. If that happens, toss the food away. To avoid waste, Fraser recommends putting out only the food you think you'll eat or cooking burgers or steaks to order. Extra food can stay in the safety of the cooler until it's needed. (More food safety tips on page 73.)

Finally, don't forget to snap some pictures. Summer is short, and when picnic season ends you'll want to look back and remember those lazy, relaxed days of fresh air, sunshine and good food.

Author and Costco member Laura Langston picnics in the Pacific Northwest and always aims for an ocean view to go along with her food.

Lemon Squares

These delicious squares bake quickly in the microwave.

Base

- 1 cup all-purpose flour
- 2 tablespoons confectioner's
- 1 tablespoon lemon zest ½ cup butter

Filling

- 1 cup sugar
- 1 tablespoon lemon zest
- 3 large eggs
- 1 tablespoon flour
- 1/2 teaspoon baking powder
- 1/4 teaspoon salt
- 1/3 cup lemon juice

Grease a 9 x 9-inch microwaveable pan.

To make the base: Mix the flour, confectioner's sugar and lemon zest. Melt the butter and combine with flour mixture. The mixture will be crumbly. Pat it into the greased pan. Microwave for 3 minutes at power level 8 until the base is firm (depending on the strength of your microwave, it may need an additional minute).

To make the filling: Combine the sugar, lemon zest, eggs, flour, baking powder, salt and lemon



juice in a medium-size bowl. Beat for 2 minutes. Pour over base. Return pan to microwave and cook at power level 8 for 3 minutes, until the filling is set but has a slight wiggle (like prepared Jell-O). Depending on the strength of your microwave, it may need another minute. Cool completely. Refrigerate a minimum of 4 hours or overnight. Cut into squares and transport in a sealed plastic container. Because the filling contains eggs, transport the squares in an ice-filled cooler as a precaution. Makes 24 to 30 squares.





Keeping your summer cookouts safe

By Karen Asp

COLDS SPREAD in winter; food-borne illnesses run rampant in summer. One in six people gets sick from eating contaminated food, and roughly 3,000 Americans die from these diseases every year, according to the Centers for Disease Control and Prevention (CDC). Put a little prevention on your plate this summer, though, and you'll lower your risk of falling prey to these illnesses.

The reason food-borne illnesses spike during warm weather is, perhaps, obvious. "Bacteria thrive in hot climates, and when food is left out in hot weather for too long, that creates the perfect growing environment," says Shelley Feist, executive director of the Partnership for Food Safety Education in Arlington, Virginia.

While spoiled food can make anybody sick, one segment of the population may be at higher risk. "More than half of the cases of food-borne illness affect children under 15, which means parents and caregivers of children need to be on alert at outdoor summer events," Feist says.

Spotting a food-borne illness, though, can be tricky. "Food-borne illnesses are often confused with other illnesses, like the stomach bug," says Jennifer McEntire, Costco member and senior director with Leavitt Partners' Global Food Safety Solutions in Washington, D.C. The most common symptom is diarrhea, but fever and vomiting may also be present.

Just don't expect symptoms to show up immediately. "It often takes a few days [after exposure] before you have symptoms," McEntire says, adding that symptoms may even take weeks to appear. Although most cases of food-borne illness don't require medical attention, you should seek help if you see blood in your vomit or diaror if your child has severe vomiting or diarrhea, which could easily cause dehydration.

Although it's difficult to control all of the bugs that cause food-borne illness, you can take precautions to lower your risk. Remember these four rules.

RULE 1: Clean

Cleanliness is truly next to godliness, especially when it comes to preventing foodborne illnesses. The most important strategy? Always wash your hands with soap and

rhea or have a compromised immune system

water before and after handling food, and make sure kids in particular wash their hands before eating. "Dirty hands contribute to the majority of food-borne illnesses," Feist says. If you don't have water for handwashing, hand sanitizer is better than nothing. And, of course, make sure surfaces that food is touching are clean.

RULE 2: Separate

When raw food (even the juice from that food) meets cooked food and you eat that contaminated food, you could get sick. That's why it's important to avoid crosscontamination as much as possible. For starters, when you pack your cooler, don't give raw foods (such as meat, poultry, fish or eggs) the chance to contact ready-to-eat foods like fruit or macaroni salad. When cooking, use separate plates for raw and cooked foods. You should also have separate tongs and utensils for raw and cooked foods, Feist points out.

RULE 3: Cook

This is perhaps the simplest step. "You need to cook foods at a high enough temperature to kill bacteria," Feist says, but most people get this one wrong. Why? The only way you'll know if you've cooked food long

enough, or, on the flip side, too long, is via a food thermometer. Yet most people rely on visual indicators. Only 23 percent of Americans report using a thermometer regularly to check meat, according to a survey by the Academy of Nutrition and Dietetics and ConAgra Foods' Home Food Safety program. Taking your food's temperature might seem like a hassle, but it could go a long way toward keeping your family safe. (To view a list of proper temperatures for various foods, visit www.homefoodsafety.org/ safety-tips/cook.)

RULE 4: Chill

At picnics and barbecues, it's easy to forget about food and let it sit out for hours, but avoid this cardinal sin. "The heat combined with moist food will allow bacteria to grow," Feist says. Chill perishable food within two hours of its being out; if, however, the temperature soars above 90 degrees, food shouldn't be out any longer than an hour. To help stick to this rule, make smaller platters of certain foods and rotate them frequently. Also, place beverages and foods in separate coolers. Doing this will limit how often the food cooler gets opened, helping to keep foods chilled better.

Karen Asp, an Indiana-based journalist, specializes in fitness, health and nutrition.

Safe-food Learn how to keep food safe with these two free apps:

Is My Food Safe? (available on iTunes)

From the Academy of Nutrition and Dietetics, this app includes safe cooking temperatures for food, information on how long to keep leftovers, a quiz about food safety and an ask-an-expert feature.

Perfect Picnic

(available on iTunes and www.fightbac.org) Kids are led through an interactive game set at a picnic to learn about food safety.

JULY 2013 The Costco Connection 73

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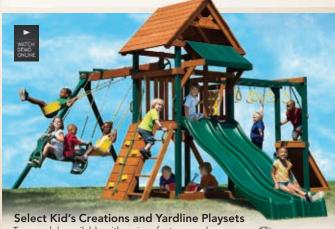
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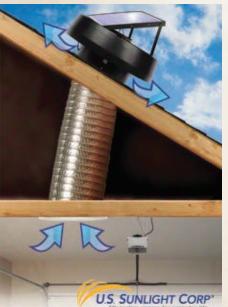
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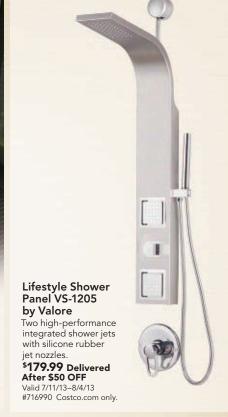


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Me and my RV

By Brad Herzog

ON THE ROAD novelist Jack Kerouac declared, "The road is life." On the other hand, Little House on the Prairie creator Laura Ingalls Wilder claimed, "Home is the nicest word there is." Combine the two notions and that best explains my love of the house-on-wheels experience: An RV journey combines the life-affirming adventure of the open road with the comforts of home.

As an author of American travel memoirs, exploration is my job. But it's also my hobby and passion. I have visited 48 states (several times over) during my family's annual summer-long RV adventures. Whether it's a weekend jaunt or a cross-country excursion, there is no better way for your family to build lasting memories. Over the years, I've discovered how to make the most of the American road trip. Let me help you get started with yours by offering the following tips.

Plan and scan

Flexibility and serenity are constant companions in an RV. No airport hassles. No hotel-room remorse. No limiting luggage. No cramped-car conflicts. You travel on your own terms. But first, you'll have to decide where you're going and how you'll get there.

Visit Go RVing (gorving.com) to find a



Tablet or smartphone?Scan or click here to watch

Scan or click here to watch Brad Herzog talk about the joys of RVing. (See page 5 for scanning details.) local dealer where you can test-drive the different options. Most can be rented, so you can try before you buy. Search the nation's 16,000 campgrounds, ranging from rustic to luxurious, at Go Camping America (www.gocamping america.com). Both sites also offer packing tips and easy road recipes (a traveling kitchen beats paying for three restaurant meals a day).

Before you hit the road, map out the estimated travel times, campground reservations and splurge-worthy adventures. Then you can weave worry-free detours into the journey. In other words, a little pre-trip compulsiveness allows for mid-trip impulsiveness.

Quest for the quirky

Some of my fondest memories have resulted from setting a course for whimsy. Last summer, en route to the Grand Canyon, we stopped at Cadillac Ranch, a collection of graffiti-covered Caddies half-buried in a pasture just west of Amarillo, Texas. On the way back, we spotted a billboard for "The World's Largest Hand-Dug Well" in Greensburg, Kansas. We exited the highway with a shrug, but the well turned out to be one of the few local structures to survive a massive tornado in 2007. The Big Well Museum now serves as a memorial to the heroes of that day—and to Greensburg's decision to rebuild itself as a green community. We had expected a silly superlative. Instead, it was a road-trip highlight.

Appreciate and educate

Immerse yourself in a sense of place. Bring along an inspiring soundtrack to bol-

travel connection

RV resources

- PFK Consulting found that it's 23 to 59 percent less expensive to travel via RV than by more traditional means, making it one of the fastest-growing travel options for families.
- Visit the Go RVing website (*gorving.com*) for vehicle types, suggested itineraries, a camping checklist, road-trip recipes and favorite activities for the ride.
- Campground fees range from \$10 to \$75 per night (most areas suggest making reservations ahead of time). Being unplugged is part of the allure of the road trip, but if you want to stay connected, look for campgrounds that offer Wi-Fi.
- Nearly half of all RVers travel with their four-legged friends, saving pets and owners the stress and expense of boarding. Most campgrounds welcome pets, but confirm prior to check-in.
- Build your road trip around what's most important to you—outdoor adventure or spa experience, family fun or wine tasting, beaches or mountains, eco-conscious explorations or intellectual pursuits.
- Don't miss America's scenic and historical treasures in the form of 398 national parks, or the regional gems to be found among 6,624 state park sites. Visit www.nps.gov and www.state parks.com.—BH

ster the scene playing on your big windshield. Revisit the works of Mark Twain while camping on the banks of the Mississippi River, or John Steinbeck while visiting the Monterey Peninsula. Sometimes the memory of a single song or sentence can enhance the scenery.

Seek out what most fascinates you about our history. There's no substitute for in-person enlightenment, whether it's the stunning exhibits at the Abraham Lincoln Presidential Library and Museum in Springfield, Illinois, or the battle scars at the Alamo in San Antonio. When you walk the distance of the first powered flight at the Wright Brothers National Memorial near Kitty Hawk, North Carolina, your spirit soars.

Of course, with all due respect to the Wright brothers, I'd rather drive my RV than fly any day.

Costco member Brad Herzog has written dozens of children's books and three travel narratives about his RV journeys through small-town America.

The Costco Connection

Costco offers RV financing through the Costco Auto Program. Go to Costco.com, click on "Services," then click on "Boats and RV Loans."

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*Cruise price shown is per person based on double occupancy, is valid for select stateroom categories only, and does not include government taxes/fees and gratuities. Prices are in U.S. dollars, are true and accurate at time of printing, are valid for travel as specified, are valid for new bookings only and are available to Costco members residing in the United States. All offers and inclusions are subject to availability, and may change or be terminated without notice. Seasonal surcharges, fuel surcharges, availability, blackout dates and restrictions may apply. Any unused portion(s) of inclusions are nontransferable, nonrefundable and not redeemable for cash. Cancellation and change fees may apply. Unless of therwise noted, offers are not combinable with select rate codes, coupons or other offers. Travel purchases are not included in the Executive Membership annual 2% Reward program. Offer shown is cruise-only. Costoo Travel disclaims liability for any inaccuracies or typographical errors. Ships' registry: Bahamas. The cruise line reserves the right to reinstate a fuel supplement at any time. TValue of shipboard credit is determined by the specific category booked. For bookings made within three weeks of departure, shipboard credit is not guaranteed. **Inless stated otherwise, added values are valid for 1st and 2nd passengers only. Beverages are not included at specialty dining or at Johnny Rockets. For spa experience, see spa manager aboard ship to make your appointment. Spa experience is limited to one per stateroom and is only available on port days. Gratuities are not included. Costoo Travel is registered as a seller of travel in each of the states itself. California registration number: CST 2054248-50- Florida registration number: TAR 5595- lowar ergistration number: TAG 620- Nevada Seller of Travel registration number: 2007-0060- Washington registration number: WST 602042600. Registration as a California Seller of Travel does not constitute approval by the state.

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Wow factors on family-friendly ships

By Ralph Grizzle

FAMILY CRUISING CONTINUES to get easier for parents and more exciting for kids. A decade ago, activities for children on cruise ships were limited. Concessions to kids typically involved strapping a waterslide to the pool deck.

Today, however, the major family-friendly lines are vying to outdo one another with the greatest wow factors.

Waterslides still reign supreme, but today they are mega-slides that drop, twist, turn and race kids—and willing parents—along the length of the ship in ways that land-based resorts can't compete against.

What are some of the most innovative features? Here's a look.

The wow factor on Disney's newest ships, Disney Dream and Disney Fantasy, is the AquaDuck, a 765-foot-long "water coaster" that whisks you along an enclosed transparent waterslide-style tube high above the ships' decks. The first of its kind at sea, the AquaDuck drops you through the Forward Funnel, torpedoing down four decks before you splash into a lazy river at the end of the plunge. Just make sure your kids meet the height requirement of 42 inches.

Family-friendly features include inside staterooms featuring digital "portholes," which are LCD screens that show position-relative views taken from cameras mounted to the exterior of the ship, and Animator's Palate, which debuted on the original Disney ships and has taken a giant leap forward on the newest Disney vessels. To the delight of all, the dining room comes to life during mealtimes, with screens that emulate the effect of being in an aquarium with Crush and other characters from Disney's Finding Nemo.

The wow factor on Norwegian Cruise Line's newest ship, Breakaway, is the multistory Aqua Park, featuring five full-size waterslides, including twin Free Fall slides. In the latter, billed as the fastest slides at sea, you stand up in a chute and abruptly drop through a loop.

Breakaway also features a sports complex that spans three decks and includes a rockclimbing wall, a ropes course, mini-golf, a spider-web cage, bungee trampoline and, notably, The Plank. If you're daring, you can walk The Plank, which extends 8 feet over the side of the ship and way above the water. You will need to wear a harness for this activity.

On Royal Caribbean's gargantuan twin sisters, Oasis of the Seas and Allure of the Seas, the wow factor is the nightly aquatic performances at the outdoor AquaTheatre, where parents and children can watch daring acrobats and divers, as well as jets of water that shoot as high as 65 feet.

Royal Caribbean's largest vessels also feature time-tested favorites, like the company's signature rock-climbing walls, which Royal Caribbean introduced to the rest of the

The Costco Connection

Costco Travel offers a great selection of funfilled, family-friendly ships and sailings. Plan and book your cruise on the Travel site at Costco.com or call 1-877-849-2730.

industry, and the FlowRider, a surfing simulator at sea.

New on the twin ships is ziplining. Thanks to a design that left the central part of the vessels open, it's possible to zip from one side of the ship to the other high above the Boardwalk, one of seven "neighborhoods" aboard the vessels.

My own children, especially my teenage son, enjoyed all of these activities on Allure of the Seas.

On Royal Caribbean's Quantum of the Seas, which begins sailing in 2014, you and your kids will be able to drive bumper cars and step aboard a full-blown, London Eyelike, jewel-shaped glass capsule that will transport you up to 300 feet above the ocean.

Along with all of these innovative thrills for kids, ships are also improving the familyfriendly staterooms. Families have a broader selection of stateroom configurations than ever before, with more interconnecting staterooms than in the past and more familyfriendly suites.

Also, children's programming has made great strides, with age-appropriate activities and facilities for kids ages 2 and up available on nearly all ships these days. The programming allows for a good mix of time apart and time together.

It's hard to think of a vacation that's easier for families or more enjoyable for kids than on one of today's modern kid-friendly ships with wow factors that make for memorable time together at sea. 🕒

A father and an avid cruiser, Ralph Grizzle has cruised with his kids from the time they were infants through their teenage years.

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Water up

Costco's water delivery service helps you stay hydrated

By Steve Fisher

IN A POPULAR series of beer commercials, the spokesperson ends each spot with the catchphrase "Stay thirsty, my friends." In the dog days of summer, the one thing you *don't* want to stay is thirsty. Proper hydration is always important, but never more so than when temperatures are high and any activity leads to above-normal sweating.

An article on Aetna's InteliHealth website (www.intelihealth.com; "Beat the heat, stay hydrated"; search "dehydration"), reviewed by Harvard Medical School faculty, says, "Even when you are inactive, your body loses more than a quart of water every day-through urine, perspiration, and sweat. And most days you lose 2.5 quarts. You also lose water when you exhale—up to one or two glasses a day in the form of vapor." Medical conditions such as diabetes, fever and vomiting can lead to a higher risk of dehydration. Older adults and infants are at greater risk. Don't wait for the symptoms. Schedule regular drink breaks. If you drink coffee or alcohol, you will need even more water since those two beverages are diuretics, leading to more water loss.

If you think you're not getting enough water each day, these tips from the Centers for Disease Control and Prevention (*www.cdc. gov*; search "meeting your daily fluid needs") may help:

- Carry a water bottle for easy access when you are at work or running errands.
- Freeze some freezer-safe water bottles. Carry one or two with you for ice-cold water all day long.
- Choose water instead of sugar-sweetened beverages. This tip can also help with weight management. Substituting water for one 20-ounce sugar-sweetened soda will save you about 240 calories.

- Choose water instead of other beverages when eating out. Generally, you will save money and reduce calories.
- Give your water a little pizzazz by adding a wedge of lime or lemon. This may improve the taste, and you just might drink more water than you usually do.

The amount of water a person needs will vary, depending on size, weight, physical exertion and any underlying medical conditions. Talk to a doctor about the correct target intake for you. But chances are the bulk of that water will come from drinking. And most health professionals suggest filtered water to be sure it's clean.

Water delivery from Costco through DS Waters

To be sure you have enough filtered water, and to be environmentally friendly, using a water delivery service may be the way to go. Bottled water must meet Food and Drug Administration standards for physical, chemical, microbial and radiological contaminants. Fortunately, Costco has a service for you, fully vetted and an exceptional value.

Formed in 2003, DS Waters® is the producer and distributor of home, office and retail bottled water, water filtration and office coffee products sold under various brand names across the United States: Alhambra®, Abita Springs®, Athena®, Belmont Springs®, Crystal Springs®, Deep Rock®, Hinckley Springs®, Kentwood Springs®, Mount Olympus®, Nursery® Water, Sierra Springs®, Sparkletts®, Roast2Coast® and My Utapia™.

Headquartered in Atlanta, the company is one of the leaders in the U.S. home and office bottled water delivery category.

The water is bottled at more than 29 facil-



ities and delivered to more than 1 million homes, offices and retail establishments across the country. DS Waters and its employees also provide safe drinking water to communities during emergencies such as hurricanes, fires, floods, droughts and other natural disasters.

Water delivery plans start at \$15.99 for Executive Members, and \$17.49 for Gold Star and Business members. The prices are for the basic plan, which includes three five-gallon bottles per four-week billing period. Higher bottle plans are available. A service agreement for the basic plan is required to receive the exclusive Costco pricing. Use of a bottle rack and either two free cases of 0.5 liter bottles (24 per case) or four sleeves of cups (100 per sleeve) are included with the initial delivery. Costco Executive Members are eligible to receive two free 24-bottle cases of 0.5 liter bottles on the yearly anniversary of their service contract. A variable energy surcharge applies each billing period. Late fees and refundable bottle deposits apply.

For more information, go to Costco.com, click "Services," then click on "Water Delivery," or call 1-888-432-4823.

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Life.

Summer is a great time to focus on your health! And there's no better way to make sure you're getting all of the vitamins, minerals and OTC items you need than with high-quality Kirkland Signature products.

Make this summer a time of quality, health and life by getting a healthy routine going right now!





Tashuon freedom



Sherrie Newman fills
July's consumer reporter

slot with this behind-thescenes look at a Costco program. Send your questions about this article to: buyingsmart@

costco.com.



Kirkland Signature men's dress shirt. Regular (ware-house or Costco.com) or big and tall (Costco.com only). \$17.99 to \$19.99 delivered.

By Sherrie Newman

TIME IS SO PRECIOUS these days, as people try to balance family, friends, work and school. So, when it comes to prioritizing, shopping for apparel may not be at the top of a busy list. However, Costco.com has developed a new program designed to make this task not only easier, but a valuable option that's actually fun.

Costco.com has launched online sales of clothing for women, men and children. Apparel is already an extremely popular category in Costco warehouses, and the Costco.com fashion team wanted to expand the selection while offering members the ease and convenience of online shopping.

Kelly Christensen, assistant general merchandising manager (AGMM), and her team were tasked with assembling an assortment of clothing that includes both basics and current trends, and also reflects the value Costco members expect. Kelly's eight

years of experience in apparel purchasing for Costco warehouses and her degree in fashion merchandising were key assets; the resulting range of fashionable options is impressive in both depth and breadth, and the menu design makes it easy for members to find what they are looking for and have it quickly delivered.

Shopping for fashion

Apparel buyers from all over flock to the New York fashion market to stay on top of the latest news and products. As the AGMM for all of Costco's online clothing, Kelly visits the market monthly and has built relationships with key suppliers, seeing dozens each business trip. Her goals are to view new items, keep up on trends and search for top values. Among her concerns are the attractiveness and durability of

the fabric, the quality of the construction, cost and whether styles have a silhouette that flatters a majority of people.

Women's styles

Costco.com's women's clothing selection includes sweaters, dresses and skirts, pants, sleepwear, shirts, activewear and accessories.

"One of our main goals is to maintain a fashion-forward outlook when selecting which clothing to offer and keep on top of what's trending in fashion," says Kelly. "We want to offer seasonal items currently in vogue," such as embroidered lace cardigans, sleek stretch knit pants and maxi-dresses for women. "However, we also want to make sure that classic apparel is part of the mix." Classics such as sheer chiffon blouses by Leo & Nicole, delicate crocheted tops and ruffled necklines are among the fundamentals offered as part of a comprehensive wardrobe.

Purchasing apparel online could present a challenge in determining which size to select, so in order to ensure a great fit for





"One of our main goals is to ... keep on top of what's trending."

-Kelly Christensen, Costco AGMM

CHRIS A RUSNAK

Home Office employees Dan and Brooke model a Kirkland Signature men's soft-shell jacket (\$22.99), Urban Star men's jeans (\$15.99) and Dimri women's pull-on printed skirt (\$17.99). Prices include delivery. **Costco.com only**.

members in the mainstream, Kelly and her team focus on ordering sizes categorized as S/M/L/ XL versus numeric sizes. "We have also increased our line of women's plus sizes and men's big and tall sizes to make sure a greater array of members have access to well-fitted garments at exceptional values," Kelly says. Ultimately, she notes, the goal is to take the guesswork out of purchasing so members can be sure they are buying the highest-quality products available in the marketplace at an unmatched price.

Men's clothing

In the men's clothing category, Kelly has collaborated with the Costco Kirkland Signature™ apparel buyers to bring this quality brand to the online site. Linen shirts from The New Ivy and shorts from The New Ivy, Wearfirst and Unionbay are complemented by items from the top-selling Kirkland Signature line, such as wool gabardine pants, performance polos, T-shirts, blue jeans and the non-iron dress shirts. (In fact, my husband so loves the fit and quality of those non-iron Kirkland Signature shirts that he has one in every color.)

Infant, toddler and children's apparel

Costco.com also offers a variety of fun kids' clothing, ranging from popular DC and Marvel superhero hoodies for boys to Minnie Mouse dresses for girls. Costco member Taumara Bevins of Snoqualmie, Washington, tells me that the toddler clothing she purchases for her son is both trendy and rugged. "The prices are the best part of the Costco children's clothes because as he grows so quickly I'm constantly having to update his wardrobe," she says.

Anna Forbush, Costco children's apparel buyer, confirms that she looks for items that offer the best quality and value, in addition to what children wear most often. She notes that clothing sets are very popular and provide a great value to members; the same is true for dresses, sleepwear and outerwear.

"We shop the market and trade shows to find the very best items for each season. Since we buy in volume we're able to pass the savings on to our members, so they can feel confident they're getting the best price for a quality item," Anna says. She is also enthusiastic about the online option as a tool to help busy parents save time. "If they can't make it to Costco that week, they can go online and have the clothing shipped to them in a matter of days," she suggests.

CONTINUED ON PAGE 84



Top: A variety of Ralph Lauren handbags are available on Costco.com. Middle: Celeste women's cashmere-blend printed scarf (\$19.99). Bottom: The New Ivy men's reversible cotton shorts (\$22.99). All prices include delivery. Available on Costco.com only.







FASHION FREEDOM

CONTINUED FROM PAGE 83

In addition to a wide range of apparel options for infants and children, Costco.com has teamed up with a supplier of **school uniforms** to offer traditional items such as pants, polo shirts and shorts for boys, and jumpers and scooter skirts for girls, that can be found only on the website.

Superb value

Kelly and her team leverage buying power and Costco's member-focused reputation in order to get the best pricing deals, but they are also able to purchase From left: Marvel and DC Comics boys' superhero fleece hoodies (\$11.99); Minnie Mouse girls' dress (\$15.99). Sarah, daughter of Dorothy, Home Office, models a St. Eve girls' swim/beach cover up dress (\$8.99). Delivery is included for all items. Available on Costco.com only.

smaller quantities, letting them offer a diverse selection and keep up with quickly changing fashions and trends. Costco.com currently offers more than 200 different items, including top brand names for men, women and children, and is constantly adding new pieces. Online apparel provides the maximum value possible, reflecting a minimum of 20 percent savings over retail prices. For instance, a

sleeveless ruffled dress for summer is only \$24.99 at Costco.com, while the same dress carries a price tag of \$98 at another online retailer.

Easy to use

Colorful descriptions help members get a sense of the fun or functionality of the clothing, and clear photos show items up-close and in varying poses, providing details of the construction and style. The website also makes it easy to shop by category, color, price or brand name, and allows comparison of products to determine which will best suit you.

In the wear house

ALTHOUGH THE apparel in the warehouse may differ from that of Costco.com, the goals of warehouse buyers are the same. Warehouse apparel buyers are a dedicated team focused on buying stylish and high-quality clothing. Dawn Vetter, Costco men's apparel buyer, and Rosanne Peters, Costco women's apparel buyer, purchase for all U.S. regions and buy only the prime labels of trusted brand names; they will not accept secondary label items. Rosanne notes, "We purchase the same exact product as department stores or other retailers. Getting the best price and quality for our members is always on our mind when we are looking at an item and trying to make a deal with the supplier."

Dawn tells me they get their

ideas for Kirkland Signature items from styles they see in the market and at trade shows as they research upcoming fashions, and they leverage the insights and experience of their suppliers, who are dialed into the top styles and best-selling items.

The buyers identify an item and may decide to improve the fabric quality by upgrading to higher-end fabric in order to ensure the best comfort and overall quality; for example, a 100 percent cotton item might be upgraded to Pima cotton or 100 percent organic cotton. The apparel is then designed according to the buyer's instructions and constructed by top manufacturers in the apparel industry.

This process ensures both superb quality and the excellent

Kirkland
Signature price,
and key items may be
found in both the warehouse and at Costco.com.

Buyers determine what sizes to purchase based on sales-history data for that specific item or a similar item; color and print selections are based on the latest trends for the season.

The warehouse apparel buyers bring in new items every week and mix up the styles to keep options exciting and interesting. They adhere to Costco's goal of providing a treasure hunt for their members in the warehouse, so keep a keen eye out for what is most appealing to you, and grab it when you have the chance!—SN

. . .

"I've shopped at a number of online sites and get frustrated with a lack of information," notes Kelly. "When I'm preparing to post items to the website, I ask myself, 'What will our members need to know to make an informed decision?" The site provides ratings and reviews for each item, and even allows members to share the details of the item via their favorite social media sites. It's easy to load a "cart" and have an entire wardrobe shipped in days. Online purchases are backed with the Costco guarantee, and members may return items directly to a warehouse for additional convenience.

Kelly encourages weekly reviews of the website to see the latest offerings. Costco apparel buyers are on top of styles for the upcoming seasons, and are already excited about their great selection of outerwear and children's back-to-school clothing arriving for fall 2013. Click that button and be sure you get your order in!

Sherrie Newman (sn.first point@gmail.com) is a marketing and communications consultant.

Costco International Photo Contest • 2013



Nothing captures a moment quite like a perfectly timed picture. And the timing couldn't be any better than this year, as the Costco **International Photo Contest offers** two new opportunities to demonstrate your photographic skills. Joining the wide-open "Give us your best shot" contest are the Johnson & Johnson Baby Photo

Contest and the Picture-Perfect Pets Photo Contest, Each Costco cardholder is allowed to enter a maximum of one photo in each of the contests (that's one, two or three photos). So get your camera ready to capture your best moments and give us your best shots!

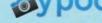
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New this year: two more ways to win

Our search for the best baby photo has begun. Send in a photo of a child (newborn to 18-month-old) for a chance to win in the Johnson & Johnson Baby **Photo Contest!**



Johnsons

Picture-Perfect Pets

They say dog is man's best friend. For many of us, that goes for our cats, birds and other pets as well. Give us your best pet shot for a chance to win in the Picture-Perfect Pets Photo Contest!











Photo Contests rules: There are three different photo contests: "Give Us Your Best Shot," "Johnson & Johnson Baby Photo" and "Picture-Perfect Pets." Each contest is open to legal residents of the 50 United States and Washington, D.C., age 18 or older, who are current Costco members as of 7/1/2013. One entry per member, per contest. Void where prohibited. To enter, visit www.costcophotocontest.com, choose a contest to enter and follow the entry instructions before 9/30/2013. Winning photos in each contest will be selected by a panel of judges based on certain criteria. Each contest is subject to the Official Rules. For more information (including prizes) and the Official Rules of each contest, visit www.costcophotocontest.com and click on the contest you want to enter. Sponsor of the contests: Costco Wholesale Corporation, PO Box 34088, Seattle, WA 98124. Prize Provider of the Baby Photo contest: Johnson & Johnson Services, Inc., One Johnson & Johnson Plaza, New Brunswick, NJ 08933.





With thousands of beverage options available to consumers, gone are the days of having to settle for the same old thing. Consumers now have access to a number of beverages that not only taste great, but are good for them too. With this in mind, Costco offers its own **Kirkland Signature VitaRain** series of refreshments that vary from multivitamin-enhanced water to thirst-quenching and electrolyte-replenishing sport drinks.

Leading the pack is the multivitamin-enhanced water VitaRain ZERO. This great-tasting lineup of various fruit flavors and tea is combined with multivitamins (including 100% of the recommended daily serving of vitamin C) and has zero calories per 8-oz. serving. There are three flavors featured in each 24-pack case of 20-oz. VitaRain ZERO: Açaí Blueberry Pomegranate, Dragonfruit and Raspberry Green Tea. Açaí Blueberry Pomegranate contains antioxidant vitamins C and E, thought to help boost your body's immunity. The light, refreshing Dragonfruit flavor features vitamins C and B, as well as taurine, an amino acid believed to help regulate your nervous system and muscles. Raspberry Green Tea is a fusion of green and black teas combined with fresh raspberry flavor and multivitamins thought to help support a healthy metabolism and immune system.

VitaRain ZERO was recently given a facelift. We updated the graphics to



create a more modern look and traded some flavor selections. We also kept the mainstays of Dragonfruit and Raspberry Green Tea and added up-and-comer Açaí Blueberry Pomegranate.

VitaRain SPORT is the low-calorie choice for athletes in need of a thirstquenching beverage after participating in their favorite activity. Classic flavors Lemon Lime, Orange and Fruit Punch are featured in this 30-pack case, with just enough calories (ranging from 20 to 25) in each 16.9-oz. bottle to assist in your carbohydrate needs without being overly sweet. Last but not least is the newest member of the VitaRain family, VitaRain+vitamin-enhanced water, with additional ingredients to help with your daily nutritional needs.

This product comes in three great flavors with few to no calories per 8-oz. serving. The case of 30 12-oz. bottles includes choices like Orange Vanilla + Calcium and Vitamin D. No dairy in this one, so it's great for those who are dairy sensitive. Kiwi Strawberry + Polyphenols includes the added antioxidant properties of cassis; Fruit Punch + Fiber gives you just enough fiber to help keep you running at your best.* The 12-oz. bottles are the perfect size for quick refreshment on the go.

Kirkland Signature VitaRain products are great solutions for your family's refreshment needs while supplying essential vitamins and eliminating unwanted calories. Like every Kirkland Signature item, VitaRain products are guaranteed to meet or exceed the quality standards of the leading national brands. If you are not completely satisfied, your money will be refunded.

No matter which option you choose, every VitaRain bottle, cap and case overwrap can be recycled. Thank you for your help in placing these materials in a recycling bin instead of the trash.

These statements have not been evaluated by the Food and Drug Administration This product is not intended to diagnose, treat, cure or prevent any disease.



Boston strong

IN THIS PHOTO, taken the day after the April 15 Boston Marathon bombings, co-workers of Costco employee Jeff Bauman—who lost both legs in the bombing—spell out his name with their bodies in front of the Nashua, New Hampshire, Costco where Jeff works.

Everyone at Costco—from the warehouses

to those at Costco's corporate headquarters—is extremely proud of Jeff's courage and resilience in the face of this devastating attack, in which three grips with the aftermath.—Will F<mark>if</mark>ield





Heartburn relief with 24-hour power.



Stop being one of the 50 million Americans suffering from heartburn and start taking our leading heartburn treatment recommended by physicians. Kirkland Signature™ Lansoprazole 15 mg delayed-release capsules offer effective heartburn relief—24 hours a day!

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A. 0.95 ctw Emerald-Cut and Round **Diamond Earrings:** These stunning 14-karat white gold earrings encrusted with 0.95 ctw emerald-cut and round diamonds are the perfect gift for that special someone. Item #749521. Costco.com only.

B. 14-Karat White Gold Ruby and Diamond Ring: The ring is set with four vivid, round rubies, each measuring 2.8 mm that are wonderfully accented with three round, brilliant cut, VS2 I diamonds for a combined .26 ctw. Elegantly designed, this ring will complement any women's wardrobe. Item #565441. Warehouse and Costco.com.

C. Bose® Mobile In-Ear Headset:

Enjoy Bose® sound with the new Bose® mobile in-ear headset. Enjoy audio reproduction that brings the passion in your music to life, while taking calls on your iPhone with one-touch ease. Proprietary StayHear® tips deliver comfort and greater stability on the go. Includes storage case. Item #777880. Warehouse and Costco.com.

D. iHome iBT88 Bluetooth Recharge-

Stream music wirelessly from your bluetooth compatible smartphone, tablet or PC, or connect any device with a headphone jack via included cable. Item #778808. Warehouse only.

able Mini Stereo Speaker System:

Nature's tropical treat: pineapple

THE PINEAPPLE OFFERS simple pleasures. Named for its resemblance to a pine cone, it can be used to sweeten cooking, add pizzazz to recipes or eaten by itself.

Kirkland Signature™ Golden Sweet Pineapple Chunks provide these simple pleasures with ease.

An excellent source of vitamin C, Kirkland Signature Golden Sweet Pineapple Chunks are harvested by hand in Guatemala at the peak of freshness. "This means each tasty morsel has had plenty

of time to soak up the sun and develop flavorful sugars, says buyer Becky Schmidt.

"We use only the lower third of the pineapple because it is the sweeter portion," Becky adds.

With no preservatives added and offered at a significant savings over retail, this 4-pound bag of USDA Grade A frozen pineapple chunks is a delicious way to enjoy the taste of summer year-round. Item #609091.

Warehouse only.





◆ Direct Drive Garage Door Opener: The Direct Drive has only one moving part. The motor glides silently along the chain, which is embedded in a sturdy steel rail system. Other features include a safety beam system and an obstacle-detection system, two two-button transmitters and one wireless keypad. HomeLink compatible. Item #704366. Warehouse only.



to multitask and even control your television. Item #758190. Warehouse and Costco.com. Additional Samsung tablets and accessories available on Costco.com. F. Haier 3-in-1 Portable Air Conditioner/ Dehumidifier/Fan: This 14,000 BTU portable air conditioner is ideal for spot-cooling larger rooms up to 500 square feet. A quick-install window kit is included for venting the unit

through any horizontal or vertical opening

E. Samsung Galaxy Note® 8.0: The Galaxy Note 8.0 is the tablet that's custom-fit to your life. Use it with the integrated S Pen™ to combine on-the-go productivity with the ability

window; full-directional casters provide mobility. Item #749564. Costco.com only. G. Kauai Beach Resort Buyer's Choice Package: Costco Travel's package includes a full-size rental car, an ocean-view room, seven nights for the price of six, daily breakfast for two, a \$100 resort credit and more! Book by 7/31/13 for travel through 12/25/13. For

prices and additional details, click "Travel"

at Costco.com or call 1-877-849-2730.

features a three-way reclining mechanism with tension adjustment, extended footrest, hardwood legs and base, padded roll arm with welt-cord trim and kilim-inspired woven fabric with chenille accents. Dimensions: 40.6" L x 34.3" W x 40.6" H. Item #678442. Warehouse only.



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inside.

featured events

Look for (A) Goal Zero portable solar power, (B) Vitamix blenders, (C) Traeger grills and (D) F&T backto-school apparel in warehouses during July. For an updated list of participating warehouses, go to Costco.com and search "goalzero44," "vitamix6300," "traegergrills44" and "backtoschool44." For previously featured events, search "Jennifer Adams, "scarves44," "massagechairs44," "iewelrytovourdoorstep44." "romadesigns44," "luckyclover44," "sunprotectionzone44" and "allacrossafrica" (formerly Rwandan baskets, jewelry and handbags)



Click here for a list of special events by region.

IDAHO

Jul 12-21 Photo boards, 3D frames and fine art Jul 19-28 Polish pottery Jul 26-Aug 6 Sheds

Nampa

Jul 5–14 Polish pottery Jul 12-21 Modesty swimwear Jul 12-23 Sheds

MONTANA

Billings

Jul 12-21 Little Giant ladders Jul 19-28 Polish pottery

Bozeman

Jul 19-28 Polish pottery

Missoula

Jul 12-21 Little Giant ladders

OREGON

Albany

Jul 19-28 Sebamed skin care

Aloha

Jul 26-Aug 7 Camping gear Bend

Jul 19-28 Sheds

Clackamas

Jul 19-28 Art puzzles by Eric Dowdle

Jul 19-28 Bamboo bedding and towels

Jul 26-Aug 4 Pondless fountains

Eugene

Jul 5-14 Sheds Jul 19–28 SmartSilk silk bedding Jul 26–Aug 4 Little Giant ladders

Hillsboro

Jul 5-18 Camping gear Jul 19–28 Ergonomic office chairs

Medford

Jul 12-21 Little Giant ladders

Portland Jul 19-28 Art puzzles by Eric

Dowdle Jul 19-Aug 1 Camping gear

Wilsonville

Jul 12-21 Clearwater spas Jul 12-21 Pondless fountains

UTAH

Lehi

Jul 19-28 Little Giant ladders

Murray
Jul 19–28 Kinetic vests and sleeping pads for camping

Ogden

Jul 19-28 Polish pottery

Orem

Jul 5-14 Polish pottery Jul 12–21 Wood pergolas Jul 25–Aug 4 Modesty swimwear

Sandy

Jul 5-14 Kinetic vests and sleeping pads for camping Jul 5–14 Maternity apparel

Jul 11-21 Modesty swimwear Jul 19-28 Clearwater spas

Spanish Fork

Jul 12–21 Modesty swimwear

West Bountiful

Jul 5-14 Kinetic vests and sleeping pads for camping

Jul 25-Aug 4 Modesty swimwear

West Valley

Jul 5-14 Maternity apparel

WASHINGTON

Aurora Village

Jul 12-21 Safes Jul 12-21 SmartSilk silk bedding

Burlington

Jul 5–14 Hand-knotted rugs Jul 5-14 Sebamed skin care

Clarkston

Jul 5–14 Rustic Steel décor Jul 12–23 Sheds

Covington

Jul 12-21 Fishing gear

East Wenatchee

Jul 19–28 SmartSilk silk bedding Jul 26-Aug 4 Outdoor cabins and

Everett

Jul 12-21 Outdoor cabins and sheds

Federal Way

Jul 5-14 Art puzzles by Eric Dowdle Jul 26–Aug 4 Safes Jul 26–Aug 4 SmartSilk silk bedding

Issaguah

Jul 5–14 Margaritaville shoes Jul 5-14 SmartSilk silk bedding Jul 19-28 Sebamed skin care Jul 26-Aug 4 Fishing gear

Kennewick

Jul 26-Aug 4 Clearwater spas

Dates and events are subject to change. Special Events for other regions may be found on Costco.com; type "special events" into the search box.

Kirkland

Jul 5–14 Art puzzles by Eric Dowdle Jul 5-14 Safes Jul 19–28 Pondless fountains

LaceyJul 19-28 Bamboo bedding and towels

Puyallup

Jul 12-21 SmartSilk silk bedding Jul 19-28 Art puzzles by Eric Dowdle

Seattle

Jul 5-14 Little Giant ladders Jul 19-Aug 1 Camping gear

Sequim

Jul 26-Aug 4 SmartSilk silk bedding

Silverdale

Jul 5-14 Sheds Jul 19-28 Safes

Jul 26-Aug 4 Granite lawn and garden décor

Spokane

Jul 26-Aug 6 Sheds

N Spokane

Jul 19-28 Rustic Steel décor

Tacoma

Jul 12-21 SmartSilk silk bedding Jul 19-28 Art puzzles by Eric Dowdle

Tukwila

Jul 12-21 SmartSilk silk bedding Jul 19-28 Kinetic vests and sleeping pads for camping

Tumwater

Jul 26-Aug 4 SmartSilk silk bedding

Vancouver

Jul 5-14 Art puzzles by Eric Dowdle Jul 5-14 Sebamed skin care

warehouse hours

Monday–Friday 10am–8:30pm Saturday 9:30am–6pm Sunday 10am–6pm

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lear and simple pricing

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With Clear and Simple Pricing, merchants pay 2.49 percent per swipe, or 3.49 percent plus 15 cents per keyed transaction. There's no guesswork needed on your part as to how much it will cost. A monthly minimum charge applies when transaction fees

and per-item charges are less than \$5 per month. There are no upfront or monthly fees for Costco Executive Members. (Non-Executive members pay a \$25 application fee and a \$4.95 monthly statement fee.)

The new pricing is available now. Don't let ever-changing fees keep you guessing.

To get more information, sign up for the process or chat with a representative, go to Costco.com and search "ElavonCS," or call



Tablet or smartphone? Scan or click here to see a complete list of Costco's services. (See page 5 for scanning details.)

IDENTITY THEFT New app for Identity Guard users

IF YOU ARE currently enrolled in Identity Guard® you are already aware of the peace of mind that comes with knowing your identity and credit are being monitored for you. With Identity Guard's new app, it is even easier to receive alerts and notifications regarding vour personal information.

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To download the Identity Guard app, just go to your device's app store and search for "Costco Identity Guard." Be sure to choose the Costcobranded Identity Guard app option when searching.

POWER USER

Bakery adds Costco Services to the mix

THE NORTH CAROLINA mountain town of Hendersonville has plenty of attractions, including four distinct seasons, historical sites and museums, and beautiful scenery. Add one more to the list: Underground Baking Company (http://undergroundbaking.com), the city's first organic bakery.

Who. Co-owners Lisa Hoffman and Matthew Hickman opened the bakery, which serves freshly baked artisan breads and pastries, in 2009 after working as pastry chefs at top restaurants across the country. Being Costco members helped give them the confidence to go into business for themselves. "Costco Services were part of our plan and projection," explains Hickman. "We knew that Costco had already vetted their business partners, so we knew we could trust the quality."

What. Underground keeps the cash flowing smoothly with Elavon, Costco's Merchant Credit Card Processing provider. "Elavon has great customer service and understandable pricing," Hickman says. "Their service and reliability take a great weight off my shoulders. We'd use them even if they were more expensive." As an Executive Member, Hickman saves even more.

Why. Hickman and Hoffman also use Costco Services for their business checks, auto and home insurance, online investing and identity theft protection. They save about \$500 per year by insuring their business and personal vehicles and home through Ameriprise Auto & Home Insurance, and about \$1,800 per year by using other Costco Services.

"We feel we have something in common with Costco," explains Hickman. "They offer excellent value at an excellent price. Like Underground Baking Company, they have integrity in how they run their business."

Matthew Hickman and Lisa Hoffman

Don't forget to

use your Reward on your next trip to Costco.

All services are provided by third parties, may not be available in all areas and are subject to change without notice. Some restrictions apply. See "Services" at Costco.com for applicable terms and conditions.

MEMBERconnection

DO YOUR BLUEBERRY bushes look wan? Are your apple trees producing less fruit than they did a few years ago? Bruce Vilders can help. He runs what may be the only weekly renta-hive business for backyard gardeners in the country.

In case you haven't been keeping up with the latest in apiology (the study of bees), the population of honeybees has decreased by a third in the United States during the last five years. With fewer honeybees, the odds of your plants and flowers being pollinated are reduced.

Here is where Vilders, a Costco member, comes in. A former educator who retired after 38 years, Vilders, 62, became fascinated by bees when a friend parked a couple of hives in his backvard. Inspired by his friend's passion, he bought and kept hives off and on over the next 30 years. Anticipating his retirement, he decided to turn his hobby into a business.

"There are plenty of commercial beekeepers who rent hives by the hundreds to farmers," Vilders says. "But nobody was offering the backyard gardener with just a few apple trees or blueberry bushes the chance to rent just one hive. 'Aha—a niche business,' I said to myself."

Vilders and his wife, Jane, who live in Mount Vernon, Washington, transport the hives when a client's flowers start to blossom, usually in spring, making the move after dusk, when the bees are busy working inside the hives. They also only rent hives within Skagit County, Washington, where Mount Vernon is located.

Charging \$95 per hive per week, Vilders isn't in it for the money. The payoff is what he learns about nature—its beauty, its simplicity and how everything is interconnected, he says. Even the noise the bees make is compelling, "a beautiful hum."

- Fran R. Schumer



New drivers get a break



WHEN THE OLDER of Jackie Kurtz's two sons learned to drive, she asked the Maryland Motor Vehicle Administration (MVA) for a "ROOKIE DRIVER" bumper magnet for his car. The MVA had given out the magnets in the past, to urge drivers to give newbies a break. But to Costco member Kurtz's disappointment, the MVA had run out of funding for the program.

Kurtz saw the value of the magnets and wanted one for her son. She set out to have one made, only to discover that printing just one would cost close to \$100. Stickershocked, Kurtz had an idea: If she wanted the magnet, she reasoned, other parents must want them too. So Kurtz, a travel consultant with no design experience, designed black-and-yellow magnets that said, "NEW DRIVER, PLEASE BE PATIENT." Then she had 200 magnets made. Word of mouth spread about the magnets, parents started to order them and she was in business.

Business got a huge boost when Washington Post transportation columnist

"Dr. Gridlock" mentioned the magnets in his column. "I was inundated with orders. For the first time, I put together a notebook of letters and thank-yous. Some people sent donations to help me keep running. There was clearly a need for the magnets," Kurtz says. Her business had a need for office supplies, too, and Costco was, and is, her go-to supplier.

Dr. Gridlock mentioned the magnets again and caused a second upswell of orders. The wave of support inspired Kurtz to build a website (newdrivermagnets.com) and take online and mail orders. She's also offered the magnets to parent-teacher associations (PTAs) as fundraisers, allowing the PTAs to sell the magnets and keep a percentage of the profits.

The new-driver magnets aren't just for kids, Kurtz guips: "I had a man who was new at driving his motor home order one, and older drivers order them too."

-Maria Bellos Fisher

We want to hear from you!

If you have a note, photo or story to share about Costco or Costco members, email it to connection @costco.com with "The Member Connection" in the subject line or send it to The Member Connection, The Costco Connection, P.O. Box 34088, Seattle, WA 98124-1088. Submissions cannot be acknowledged or returned.

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